The MILLIONAIRE

EDWIN · BATEMAN · MORRIS

504

"WILL YOU GO WITH ME?"

The MILLIONAIRE

By

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The Millionaire

To my small daughter
whose occasional silences made
this book possible

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Illustrations

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The Millionaire

CHAPTER I

OLD Hampton Graham never felt well in the morning. He maintained a fairly consistent cynical view of the world all day long, but in the morning he was thoroughly irascible, as every gentleman should be.

"Well," he growled, knitting his fine bushy eyebrows and glancing round the breakfast table as if daring contradiction, "now that we have our dear eldest daughter happily divorced, I suppose we ought to praise the Lord for His goodness."

"And aren't you satisfied?" asked his wife, mildly.

"Satisfied? What is there in it to satisfy anybody? A decree of limited divorce, forbidding her to marry again in New York; and a whole page of scandal aired in the paper every morning for a month. Bah! Satisfied."

Mrs. Graham poured a cup of coffee from the handsome coffee-pot, now worn until its delicate chasings were almost obliterated, but said nothing.

"Now what has she?" pursued her husband. "Money enough to keep her, *no* home, *no* position, *no* chance to marry again. She might better have taken up millinery as her Cousin Geraldine did. Jeanette," he broke off, irritably, to the maid, "at least let me have one of the rolls before removing them."

"I was getting hot ones, sir."

"I don't like hot ones. They are indigestible, unhealthy, barbarous."

Graham took up the newspaper which lay beside his chair and, spreading it out on the table, tilted his nose upward so as to obtain a view of the print through his glasses.

"I think I gave myself the pleasure of remarking at the time Elizabeth's engagement was announced," he observed, after he had glanced at the head-lines, "that she would have done well to marry more brains and less money."

"But, father," broke in his daughter Madeleine, "it isn't always possible for a girl to have exactly what she wants in the way of a husband. If I could

have had a combination of Apollo, Demosthenes and Crœsus simply by lying awake nights thinking about it, I should have been married by now."

"No doubt," grumbled her father, "no doubt. My dear," he observed to his wife, "the rolls are stone cold."

"You said you did not want them hot."

"But the happy medium!" he exclaimed, exasperated, "the happy medium! Neither cold nor hot. Can you not imagine rolls in such a state?"

Mrs. Graham smiled dimly. Her husband took off his eye-glasses and held them oracularly by the ring.

"The trouble with society to-day is," he said, attacking the subject firmly, "there are too many sons of rich men; too many idle, purposeless rakes, rolling around in their motor cars, drinking at their clubs and casually marrying and divorcing our young women. And the difficulty is that these are all the young women have to choose from—unless they wish to marry their chauffeurs."

"That is exactly what I have been saying," cried Madeleine.

"Well, well, perhaps you have. But the fact remains that the whole social structure is crum-

bling—crumbling, I say, and all for the lack of fellows with some aim in life—something to do besides dancing their heads off all night long when they ought to be sleeping, and sleeping all day when they ought to be down-town in an office. I maintain," he continued, "that every young man inheriting a million dollars or more should be compelled by law to earn his living for *one year* before he comes into possession of the money in order to learn the value of an *earned* dollar and the importance of conserving wealth instead of disbursing it."

Graham felt in his pocket and discovered a cigar, from which he carefully cut the end. He could not personally be interested in whether society crumbled or not, for the fallen fortunes of the Grahams made it impossible for them to be an active part of that structure. The daughters went everywhere, because they were beautiful and therefore indispensable. But Mr. and Mrs. Graham were no longer of importance or value to the fashionable world. It entertained Graham, however, still to consider himself so; to be alarmed at the worms that flourished in the bud; to grow excited over the invasion of tailors, antique furniture dealers and other merchants into the streets once sacred to the first families of the city, and to

deplore the admission of certain new people, just as he had years ago when his social orbit revolved nearer the sun.

"The idea might be a practical one," he went on, "if it could be tried. As an example, take any one of the very rich young men who are starting out on their spending careers—take this young Morgan Holt, for instance. Thirty millions to fling around as he sees fit. Think of it! Do you suppose he would not be made a more fit and respectable citizen if he had to spend at least a part of his life in learning that a dollar comes hard when you are earning it unassisted? And don't you know that in five years he will have had to try every form of amusement there is to kill the time on his hands? Morgan Holt is a shining example of the rich man's son who knows nothing of the struggles of the world, and who is utterly unfitted, by his inexperience, for business, or politics, or a profession."

It is doubtful if Graham believed very much that he was in the habit of saying when he found himself on a congenial subject. All he needed was a new train of thought which he could dress up plausibly and talk on indefinitely, mainly for the pleasure of hearing his own flow of words. But on this occasion

his daughter had been absorbed in his conversation —more especially since Morgan Holt's name had been mentioned. Quite contrary to her usual custom, she had listened with grave attention; her full red lips slightly parted, showing her white even teeth, her round chin resting on her hand, and her bright, gray eyes lifting now and then, with much seriousness, to her father's face.

Graham folded up his paper, pushed back his chair, and rose heavily from the table.

"What kind of a man would Morgan Holt be," he concluded, waving his cigar in the air, "as the husband of a woman of brains—as the husband of Madeleine here, for instance?"

His wife laughed softly.

"Better be careful, Hampton," she said; "the papers this morning say that's exactly what he is going to be."

Her husband threw his cigar in the grate.

"H'mph," he snorted, by way of comment, and turned on his heel.

At the door he stopped and faced part way round.

"Well," he grumbled, "is it so, Madeleine?"

"Too soon to guess," she returned, non-committally.

He tried to cover his satisfaction with an appearance of irritability.

"Particular cases, of course," he growled, "are exceptions to the rule."

But Madeleine was very thoughtful.

CHAPTER II

THE lithe, spare young gentleman standing at the service line was Morgan Holt, himself. He was not the most spectacular tennis player in that tournament at all. The only way to account for the huge gallery that crowded the side-lines was that he was Morgan Holt, and Morgan Holt was the name of the young man who had just inherited thirty millions, when his father two months before had unexpectedly released his grip on the world and departed this life. The slight young man was the head of his house. He had all that this world could provide—money, position, power, good looks and the mothers of a hundred good-looking girls at his feet.

There were the mothers, occupying space beside the court. With them were many daughters, resplendent in beautiful, expensive, hand-made, hand-embroidered, hand-fastened clothes, which made the side-lines glitter with all the colors of a bed of nasturtiums. But if there were a hundred maidens there, ninety-and-nine of them, questioned intimately,

would have had to admit that they could lay no claim to the slightest shred of proprietorship over the young man on the tennis court, whom their mothers watched. The hundredth, who had just joined the throng, sat in the background in her tennis clothes and talked, with splendid unconcern, to a cluster of young men who had second-hand ideas to exchange. Her name was Madeleine Graham.

An occasion of this sort always found things arranged in this manner :—a score of girls, attracting spasmodic attention from men who flitted about from flower to flower, sitting together ready at an instant's notice to be vivacious and fascinating; Madeleine, cool and unruffled, lounging at a convenient spot somewhat removed from the others, surrounded by the best and most desirable of all the youth and chivalry. The world belonged to her. She could have what she wanted. And in those calm, thoughtful eyes, now sparkling with enthusiasm, now half-closed and self-possessed, it was apparent that she would probably make no mistake in getting what she wanted. Some one had once figured that the group about her represented quite a hundred millions of dollars—the group consisting of six young men. And any one of the six she could have married when

she chose. Large reason for her to be self-possessed and to bide her time, and large reason for the mothers and their eligible daughters to take every precaution!

The man who was fortunate enough to be the chief attraction of this crowd paused at the back line before he served. He was exceedingly calm. The crowd, the mothers, the daughters, the hand-embroidered frocks, meant nothing to him at that moment. He desired to beat the man opposite him. The sets stood one and one. In this final set, Holt had won five games to his opponent's four. The tenth game had gone to deuce many times. The young man, who was tiring, was anxious to end it and win immediately. It was his advantage and this point, if he made it, meant victory.

He rose on his toes, and shot his hard fast service at the inner corner of the court. The man across the net made no effort to get it.

"Fault," commented the referee, from his step-ladder.

The other man moved up nearer the net. Young Holt decided to take a chance. He did not play safe, as his opponent had expected. There was about one chance in five of his placing his hard serve in the court. However, he tried it. His

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racket sang, the ball shot across the net, struck in a flurry of lime on the back-line of the receiving court and bounded untouched to the back nets. An outburst of hand-clapping arose, the referee descended from his high place, and Holt's opponent, glancing a little bewildered at the spot where the ball struck, smiled and advanced to the net to clasp the victor's hand.

Ten minutes later the young man had worked his way to the less thickly populated edges of the mother and daughter zone. Flushed and excited at his victory, he enjoyed his triumph in frank enthusiasm. The hundredth girl looked at him with a half smile.

Presently he went over to the place where she was sitting.

'Are you playing again?" he asked.

"No."

"Let's take a stroll after we have changed."

"Meet me here," she said, "in fifteen minutes."

He departed amid a crowd of conversing people. Twenty invitations to tea on the terrace, to bridge, to a plunge in the pool, to a ride in a new car were at his elbow. The girl did not look after him. Neither did she leave immediately to change her

clothes. Because, behind the vines of the pergola where she sat, two men, sauntering along with their golf clubs, paused to look after Morgan Holt and his friends.

"There," observed one of them, with crisp pessimism, "goes the embryo Gilded Youth—the absolutely raw product. You see him now—a natural, average young man. Inside the door there some one will buy him a Scotch highball. He will drink it because he is never to be denied anything he wants —food, drink, wives—anything money can buy."

"Why," said the other man incredulously, "he is nothing but the average rich man's son."

"Of course. The natural result of his surroundings. The non-producer. Having everything, he is taught there is nothing to strive for. And, when he gets to believe that absolutely, he will be wholly unable to achieve anything. He is a man now. He will presently be simply a spoiled child, trying in vain to find something he wants that he does not possess already."

"Spoiled child," observed the other indifferently. "He's that already. Born that way. Coddled all his life, kept at home, never allowed to see other children, treated like a piece of rare china. His

brain must be mush. Be an excellent thing if he did take a good stiff drink and brace up. He's nothing now but a mild, ineffectual, girlish child and doubtless always will be. So much for his ridiculous bringing-up."

His companion picked up his golf-sticks.

"I know that's what they all say, but still——"

"Oh, cut out your moralizing. What difference does it make? The girl that marries him will marry him for his money; and he can be as pale and colorless as he pleases and she will not care a rap. Come on. Let's get our bath."

They passed out of hearing and trudged up the path to the club-house. After they left, the girl sat for a long while in silence. Her possible marriage with Morgan Holt she had considered with more than usual seriousness—she hardly knew why. There was not much more money there than in several other possible quarters. Morgan was too quiet and too simple-minded to shine among her class of people. Her better judgment told her that she did not want him, but something within her made her think of him very often.

That something within her was a primitive something. And Madeleine was not at all a primitive

being. She was a product of an aristocratic class, and the mating instinct in her was not headlong. It was tempered and deliberate. Her family for several generations back had married with discretion and judgment. They had taken their husbands in the calm of the morning, and with due regard to what the world would think of their choice. It was therefore not to be expected that Madeleine would greatly heed a primitive emotion.

She had no intention of marrying a man who could be spoken of slightingly by her friends. Pride was one of her inheritances. She wished to marry a strong, large-natured man who would impress the world with his force—but he must have money. That was part of her instinct and training, and corresponded to thrift in the woman of a lower station in life. It could not be called selfishness. You could not judge her by the same code as the girl who works for her living. When she held her instincts in hand, calmly choosing her husband with regard to his fitness to further her chief object—which was undoubtedly the advancement of her social position—she was doing a very proper thing. And as her social supremacy hung now by a slender thread, she could afford to marry neither a quiet, retiring, inef-

fectual man nor yet a wild, dissipated one. She must have a strong companion who could help her to carve out a ledge on the face of the rock for them to stand on.

She rose presently and went back to the club-house. She was rather late in keeping her appointment with young Holt. Smiles of understanding were exchanged by people who saw them as they strolled across the golf links toward the path through the gaudy autumn woods. She was silent for a time. She thought she knew what they would talk about that afternoon. There had been a hint of it when she had seen him the night before.

Morgan Holt was not the sort of person for her at that time. If he developed in the next year or two he might be. But just now he was too quiet, too indifferent to the importance of social activities, too unsophisticated in the finesse of the people of his class. He did not shine among them; in fact, they more frequently bored him. His life had been spent practically in the society of his father alone. His mother had died when he was born, and his father had almost literally never let him out of his sight. This companionship had made the boy gentle and attractive, but it had also made him hopelessly un-

fitted to join in the swirling action of the people about him, and it had not fitted him to be Madeleine's husband.

She thrust her hands into the pockets of her scarlet coat.

"I notice by the papers this morning," she observed, lightly, "that you have denied your engagement to me."

He made a gesture of impatience.

"I wish there were some way to protect us," he said, "from this newspaper notoriety. Why should your own personal affairs—or mine—be discussed freely in the papers?"

She lifted her shoulders in a delicate shrug.

"The penalty," she observed, "you pay for being rich."

"A fellow pays a great many penalties, I think, for being rich."

She smiled at him.

"Don't be gloomy about it. It's glorious to be rich. We are all of us—if given a chance—willing to put up with its drawbacks."

"I suppose," he said, quickly, "you belong to the class of people who maintain no drawbacks exist—worth speaking of."

"There are drawbacks to everything, my dear boy. Think of the disadvantages of being poor. One might say, the tragedy of being poor," she added.

He walked on for a way in silence.

"But what of the fruitlessness of a rich man's life?"

She looked at him with a frank stare.

"Having just come into your wealth," she observed, indulgently, "you have in mind a certain quotation about the camel and the eye of a needle."

He laughed.

"No," he returned, "my philosophy hadn't got so far. But sometimes I do think about the fellows in the Bible who were given the talents for the purpose of gathering other talents. I am afraid I am going to be the man who buried his in the ground."

"Do you mean," she asked, thoughtfully, "that you are"—she hesitated over the plagiarism—"a non-producer?"

She was thinking of the conversation she had overheard by the tennis courts.

"That is a good word for it," he said. "I am to spend my life playing golf and tennis, going abroad, hunting, sailing—in fact, killing time. I am cast as an idler."

She looked at him keenly. She was vivacious, enthusiastic, sparkling, but in her eyes dwelt always a look of easy thoughtfulness, indicating a cool, prosaic grasp of the situation at hand. Had old Hampton Graham possessed his daughter's insight, he might have found himself at that moment reckoned among the captains of finance.

"You must be ambitious, Morgan," she said, slowly.

"What is there to be ambitious about? I am not a painter, nor a scholar, nor a writer. I can't rise to fame that way. I am not even a first-class tennis player."

She nodded.

"I have thought of this thing," he went on. "I have sometimes felt as if there should be some goal before me. But what is it?"

She had no answer to that.

"For instance," he went on, "suppose I should go into politics. What chance would there be for me? I have nothing but money. I could only buy my way."

"Yes," she said.

"Or suppose I should go into big business. It would be too big for me; and I should in all proba-

bility lose all I already have. I haven't been trained for it. I don't know enough of the world."

"Exactly," she assented.

"But other fellows in my position," he said, defensively, "do none of those things."

She thought of what her father had said in the morning. It was seldom that she allowed her father's conversation to stick in her mind, but his talk had struck a responsive chord in her.

"You say you do not know enough of the world," she said, with a certain businesslike directness. "Why don't you get busy and get that knowledge?"

"How?"

"Any old way—that's feasible."

"But knowledge of the world! You can't go out and buy it. You've got to live to get it."

"And you can't get it living as you do," she pursued.

"Exactly. I am protected by my money. I do not get rubbed up against."

She thought again of her father's idea.

"Why don't you," she said, slowly—"why don't you live for a while as if you didn't have the money?"

He stared at this.

"Live right among people. Learn about them," she explained, eyeing him speculatively.

He hesitated.

"I'm willing," he said, a little bewildered, "but I don't quite understand."

Her eyes lit up as she saw the notion begin to take hold in him.

"This is the idea," she exclaimed. "Go away for a year, taking only a certain amount of money—two hundred dollars, perhaps—and see if you can support yourself unassisted."

She paused, breathing quickly. The thing was done. She believed he would do it, and felt, in consequence, as if she had touched a match to a train of powder. It is a delicate thing, this tampering with the balance spring of some one else's life. But the feeling within her, the primitive desire for possession, was strong that day. If this man could make of himself what her mind desired, all the rest of her wanted him. She was willing to sit by and wait.

He did not answer her immediately, but looked at her intently. And part of his thought was of this new idea and part of it of the person who had proposed it. She met his eyes with a calm, frank gaze.

He stepped up close to her.

"I'll do it," he cried, impulsively. "I'll start to-morrow."

He was willing to stake everything on one cast of the die—just as he had upon his one stroke on the tennis court—if it seemed that in that was a chance of victory. He knew that otherwise there was no chance.

She smiled an adorable smile, such as Venus, conscious of her power, might have smiled on her Olympian throne. He caught both her hands in his.

"And if I do this," he cried, eagerly, "if I spend this year learning the world, and come back here, as you say, better fitted to play the game and leave my"—he hesitated—"leave my footsteps on the sands of time, what then?"

She did not answer his question immediately.

"You must understand," she said, evidently going back to an idea that she had been turning over, "that I do not consider this test in itself worth anything. You could support yourself under those conditions for a year, and at the end of that time be no better off, or at the end of that time be in trim to be one of the big men of the age. It all depends on you."

There was no enthusiasm about her, but her headlong common sense appealed to him.

"Madeleine," he whispered, still holding her hands, which she had made no effort to withdraw, "I am going to do all that is in me to be a big man of the age. And when I come back if I seem to have succeeded, will you"—he paused and looked searchingly into her eyes—"will you marry me?"

She spread open the hands lying in his.

"Here I am," she said, quietly.

His first impulse was to catch her in his arms. Then a queer, old-fashioned sense of—he would have called it decency—prevented him. He had not yet earned her. Instead, therefore, he leaned down and kissed both her hands.

She smiled at him pleasantly, studying his fine, frank young face. He let go her hands and stepped through the rustling leaves to the path. No one could have resisted him. She tossed an acorn at him. The primitive feeling was strong.

"If you are going to kiss me good-bye," she said, "you had best do it before we get out on the golf links."

CHAPTER III

MORGAN HOLT'S machine drew up by the curb in front of the house that was now his own. The footman, alighting before the car stopped, touched the bell at the door, and by the time the young man was out of the car, it was open. The man who opened the door took his hat and coat and gloves.

"Mr. Cogshell called you on the telephone, sir," he said.

Holt nodded.

"I wish you would have Bronson call him up and ask him to dine with me to-night."

He stepped into the push-button elevator, and went up to the third floor. He glanced at his letters as he went through his study and picked up a couple of notes. In his dressing room he found his evening clothes and his dinner suit laid out for him, and heard the water running for his bath in the room beyond. In a very short while he was disrobed and in the warm bath-room. It was a fine, comfortable

place, floored and wainscoted with red quarry tile, with buff porcelain fixtures, and the bath tub sunk below the level of the floor. He splashed about in the water like the healthy young animal he was. When he emerged the things he had taken off had been put away. With a skilful hand and noiseless tread his man assisted him into his clothes,—his silk stockings, his immaculate calfskin pumps, so carefully taken care of between wearings that they fitted his feet without a crease; his gray silk vest; his perfectly pressed dinner coat; and the white gardenia to put in his lapel. He was indeed a very refulgent being then, and could Madeleine have seen him she might have repented her decision to send him away for so long.

He went down the wide marble stairway. Its walls of smooth white Botticino marble were adorned with delicate pilasters. The lights were all concealed behind the cornice, and shed a gentle glow over the hall. He went into the library where a fire of logs was burning in the great fireplace, and, dropping into the leather chair drawn up before it, took the newspaper that lay on the table at his elbow.

After about five minutes, just as the clock in the hall was striking the hour, a short, gray-haired gen-

tleman, whose full beard was neatly parted in the middle and brushed briskly to the sides, entered the room.

"How do you do, Mr. Cogshell?" said Morgan.

"I'm well. Glad to have the old family lawyer's privilege of dining here now and then."

He spread his hands out before the blaze.

"Anything the matter?" he demanded presently.

"Plenty," said Morgan.

"Let's have it."

The butler entered to say that dinner was served.

"After we've had our dinner I'll let you have the whole story."

Morgan led the way into the small dining-room, an exquisite little room done in that phase of Georgian architecture which is known as the Adam style. The slightly curved ceiling was ornamented with a riot of delicate moulded plaster scrolls, little cupids growing out of acanthus leaves, and all such natural phenomena,—all modeled in dainty, graceful lines. The wood wainscot had all the pleasant daintiness of a silversmith's carving. The Italian walnut furniture was designed after furniture of the same period, as was the hardware on the doors and the silver on the table.

"This is the most attractive room in New York," observed Cogshell, at last.

"I think so," responded Morgan. "However," he added, after a pause, "to-morrow I am leaving it."

"For how long?" asked the lawyer.

"I expect to be gone about a year."

"Bless my soul!" cried the other. "And where are you going?"

"Don't know exactly. South somewhere. There is a better chance there, I think."

Cogshell knitted his brows. He eyed the other keenly.

"Chance?" he said. "Chance? May I ask what meaning you ascribe to that term?"

"In this instance," observed Morgan slowly, "I mean chance to earn one's living—to accumulate money to support one's self."

The other struck a match on the side of the box and held the flame to the end of his short cigar.

"Will you say that again?" he observed at length. "Say it slowly."

"In short," continued the young man, "I mean to let all my father's money be untouched for a year. During that time I am going to endeavor to support myself by my own efforts."

"Work for a living, in other words."

"You have the idea."

The lawyer leaned forward with both elbows on the table.

"As a conversationalist, Morgan, my boy," he observed, "you are almost unbeatable."

Morgan laughed.

"Let me tell you all about it," he said. "The facts are these. This afternoon I asked Madeleine Graham to marry me. She said no. She said that I was a very inconsequential person who had never accomplished anything in the past, and in the future proposed to do nothing but try to spend as much as possible of my father's money. She doesn't want to marry a man like that. She wants a man who is doing things—somebody with a punch, you understand."

Cogshell knocked the ash off his cigar.

"Madeleine Graham wants these things, you say."

"Yes. Why?" he added.

Cogshell shrugged his shoulders. "Nothing at all."

"Now I'm not at all that kind of person, as you know. When I was born my father was so frantic for fear I would not live that he spent thousands of dollars for doctors to be with me every instant.

When I was a child he could not get the idea out of his head that some one might attempt to run off with me. There were three nurses to care for me. They took turn about, and I was never out of sight of one of them. As an additional security a plain clothes detective was always watching me—and the nurses. When I grew older two men tutors supplanted the nurses. At night the door between my room and that of the tutor who was on duty was never closed, and a detective sat in a chair in the hall outside. I was watched like a prisoner in the Bastile. What chance had I to learn the ways of the world, and fit myself to be useful and earn my own way?"

"It isn't necessary for you to do those things."

"It's necessary for me to have some result to show for my life; and when Madeleine said she would marry me if I could support myself unaided for a year I said I'd make the try. And I'm glad I did. For the first time in my life I have something to work for."

The lawyer was silent for a moment.

"If you stay in New York for the year, I think there will be developments enough to give you something to work for," he said at length. "My

advice to you is to step out to that telephone there and tell Miss Madeleine Graham that little old New York is quite large enough field for the exercise of your talents, and that you have no intention of leaving just now."

Morgan smiled.

"I certainly shall do nothing of the sort," he said.

"Well, of course you are your own master. However, I must ask you to keep me informed continually of your whereabouts so that I can get you on short notice."

"What will you want me for? You are the executor. You have the power to do what you wish with the estate."

"Well, a certain little matter of importance may come to a head any time now."

"What is it?"

"There is no use boring you with it now. Wait until it comes along. Tell me what your plans are."

"They are brief. To-morrow night I board the boat at Baltimore bound for Norfolk. Beyond that I don't know."

"Why Norfolk?"

"Perhaps to go further south. My father and I four years ago spent several months in that part of

Virginia and North Carolina; and he used to say if Horace Greeley had been alive now he would have said, 'Young man, go south.' I base my bet on that."

Mr. Cogshell leaned back in his chair.

"'Oh, woman in her hours of ease,'" he quoted, irrelevantly, "'uncertain, coy and hard to please.'"

"All of those things," agreed Morgan.

"Well," said the other presently, "I wish you luck. Only keep me informed of your address, and," he added with an effort at unconcern, "leave your Bertillon measurements behind you."

"What would that be for?"

"So we could recognize you in case of accident," he returned, laughing. "Oh, by the way, speaking of Bertillon measurements," he added, with a studied carelessness, "have you a mole immediately between your two shoulder blades?"

The boy looked at him keenly.

"Why do you ask?"

"I can tell you in the course of a month, perhaps."

"Is it part of the matter you were speaking of?"

"It is indeed."

The young man laughed.

"I'll tell you," he said, "when you tell me."

CHAPTER IV

THE Norfolk boat lay at the Baltimore dock. An endless stream of two-wheeled trucks rolled up her forward gangplank loading her with a hundred tons of freight. A desultory and broken line of passengers climbed the after plank. The red October sun shone across her upper decks where the passengers crowded before the wheel-house. The men attired in check-caps and cigars and discussing the shipping around them with the able-seaman air a landsman on shipboard readily assumes. The exhaust puffed and sang and sprayed a fine drizzle over every one on deck. Presently the bo's'n blew his shrill whistle. The deep-throated siren aloft barked three times in token of intention to depart. The steward going through the saloon cried, "All asho' that's goin' asho'." Up came the gangplanks. Bow-line, spring-line and stern-line were cast loose, and the boat warped slowly away from the dock.

A state of comfortable calm reigned aboard, every one looking forward with pleasant anticipation to

the journey before him. A man in a mouse-colored plush hat and a striking pink vest stepped up to the purser's office.

"Is a gentleman named Morgan Holt on the list?" he asked, in a rather low tone.

The purser ran his finger down the book.

"He is. Stateroom number twelve, sir."

"Much obliged."

The gray plush hat turned and walked away. In a secluded spot on the lower deck he met two other men, a heavy-set fellow with a close-cropped mustache, and a red-haired youth, very thin and pale.

"Good guess of yours," said the plush hat to the redhead; "that's who it is."

"Straight goods?"

"Straight goods."

"I thought I recognized the car that drove him to the station in New York. I had a hunch we were going to strike it rich this P. M. Well, go to it. We'll be here in the corner of the smoking-room waiting for you."

The plush hat disappeared with a noiseless tread from that part of the boat. He wandered idly about the saloons and decks for a while, looking each man in the face. Then he took up a position opposite

the stateroom numbered twelve, and waited. And after a long while a boyish person entered the room for the purpose of exchanging a stiff hat for a cap. The man followed him and, when he sat down on the seat by the after rail, stepped up to him and asked him for a match. The young man, without a word, took out a silver match-box and handed it to him. The plush-hatted person noticed the initials "M. H." on the match-box.

"Fine night," he said.

"Glorious."

"Are you familiar enough with the city to tell me what that building is?" asked the other.

It was an easy question, but Morgan did not know. Thereupon, the man appeared to remember the building and told a little anecdote about it, which made the other laugh. His cigar lighted, he returned the case with thanks, nodded and went aft.

Fifteen minutes elapsed, and the man returned. Morgan was still moodily watching the wake of the boat.

"Sorry to disturb you again," said the plush hat, affably, "but there are three of us in the smoking-room down-stairs who want to play a little cards for an hour before dinner. Will you make a fourth?"

Morgan, who had only glanced at him before, took a more comprehensive survey. He was not at all deceived as to the character of this gentleman. He smiled.

"I'm famished," he said, evenly. "I was meaning to dine in about ten minutes."

The man still smiled.

"Perhaps after dinner," he said.

Morgan shook his head.

"Don't count on me," he answered.

The man nodded and disappeared unruffled down the companionway.

It was several hours before their paths crossed again. Morgan Holt's life had not accustomed him to early retiring, and it was midnight before he finished reading in the corner of the almost deserted saloon. He closed his book, putting it in his stateroom as he passed, and thrusting his hat on his head, went out on the after deck to breathe the air before turning in.

He stood beside the emergency hand steering gear and looked out across the indefinite dark waters. The engines were pounding, pounding, pounding, carrying the boat steadily southward, yet hardly seeming to change her position in the huge, wide

night. A white straight band of foaming water churned up by the propellers stretched away indefinitely astern like a band of milky way across a dull sky. It fascinated him to look over the rail at the indeterminate waste around them, whose surface in the darkness was distinguishable only where the lights of the cabin shone out upon it, casting squares of light that seemed to rest on some somber solid rather than upon water. Off to starboard, one lonely light marked the possible location of shore. Far ahead flashed the red and white light marking the ship's course.

The red of a man's cigar burned by the rail forward. Presently he threw it away and it described a long curve before it disappeared in the water. The smoker came aft. By the reflected light from the cabin, Morgan recognized the man with the plush hat. He continued his contemplation of the bay. The man leaned on the rail beside him.

"You stay up late," he remarked.

"Why, yes," replied Morgan, shortly. He did not look up nor change his position.

The other appeared to be somewhat at a loss for conversation.

The point where Morgan was standing was just at

the foot of the stairway leading down from the upper deck. A seat ran along the rail forward of him, but just at that spot, on account of lack of space, the seat stopped and he was able to stand close up to the rail. Suddenly he became aware of some one stealthily descending the steps behind him. He made a quick movement as if to turn around. But the man beside him caught him by the shoulder.

"Look out," he cried.

Several life-preservers, which were stored on the ceiling above him, dislodged by some unseen force, fell down and struck him on the head and shoulders.

"Are you hurt?" cried his companion, attempting to dislodge one of the open life-preservers. He gave a sudden unexpected pull to the thing which jammed Morgan's cap firmly down over his eyes.

Instantly every fiber of the boy was alert. His father had once said, "When some one pushes your hat over your eyes, feel for your wallet." Morgan felt at his breast pocket and found his companion's hand.

With his right hand, he grasped the other firmly by the wrist and, stepping up close, drove his fist into him with all his power just above the watch-

chain. The man in the plush hat dropped like a felled tree. The pair of arms of a second man went around him, pinioning his own arms to his sides, while a third made a dive at his breast pocket from the front. The boy raised his leg, and the newcomer, a thin, red-haired person, stopped suddenly against his knee-cap. Not daunted, however, he reached forward with his bony hands and grasped the lapels of Morgan's coat in a grip of steel. The latter freed one hand and, catching his opponent's right arm, pressed a certain muscle until the redhead released his grip and, leaning forward suddenly, struck the boy a vicious blow in the throat with the side of his hand. For an instant everything was black before him. The other, quick to seize his advantage, pressed him back over the rail and reached for the money. Morgan tried his *jui jitsu* on the man's elbow again.

"Here, lend a hand," cried the redhead, writhing in pain.

The man who was holding Morgan's knees rose, freeing his legs. Thus released the latter swung backward on the rail and, losing his balance, dragged his red-headed opponent over with him. There was a strip of deck about three feet wide out-

side the rail. The third man caught them, Morgan upside down with his head on the deck outside the rail, the other doubled up like a jack-knife over it. When the latter individual, with his companion's aid, straightened himself up, Morgan, with a quick movement, attempted to untangle his legs and assume a kneeling position. But the man's vest, to which he was clinging, would not stand the strain. The buttons came off, his grip slipped, and in a moment he had slid bodily off the edge of the deck.

He grasped at and held on to the boards for a second, missed his hold and fell into the hurrying water below.

It closed over his head. For ages, it seemed, he hung there in the bubbling darkness under the surface. He felt the rush of the moving water thrust back by the ship's propellers. The icy cold penetrated through to his skin. When at length he rose to the air again, he found himself dead astern in the milky churn of the steamer's screws. The boat, twenty feet away, towered overhead, incredibly high. The lantern swinging at the flagpole seemed miles above him among the stars. The distance between him and the steamer yawned greater and greater. He raised his voice in one mighty cry. But he

scarcely heard it above the roar of the ship's thundering engines.

The boat drew steadily away. No cry of "Man overboard" disturbed the night. Not a bell sounded in the engine-room. The ship proceeded evenly on her way. The three men who had pushed him over were nowhere to be seen.

He shouted again desperately, hopelessly. This of no avail, it became imperative for him to turn his attention to his clothing, which made it difficult for him to keep afloat. Rolling over on his back, he got his knife from his pocket, cut his shoe-laces and kicked off his shoes. His wallet, the cause of his troubles, he rescued from his coat pocket, and, putting it in his trousers, turned the coat adrift. Stockings followed the coat. His trousers, containing his money and watch, he retained.

He took one more glance at the lighted steamer, and struck out for the shore. He was a fairly good swimmer, capable of staying afloat for a long while, if he were not taken with cramp in the cold water. He swam easily, changing his stroke at intervals to rest himself. Having once made up his mind to get to shore, he did not glance again in the direction of the disappearing steamer. He did not think of the

danger of his position, but devoted his entire attention to swimming. He had been in the water nearly an hour when suddenly he instinctively stopped swimming and caught a great sturdy pole that rose out of the darkness before him. It was firmly planted in the bottom. From his slight experience with the bay, he recognized it as one of the familiar pound-net poles. Shore would not be more than half a mile further. He clung to the pole and net for a while until he got his second wind, and then, his teeth chattering with cold, threaded his way around until he found the end of the nets and struck out lustily for shore.

Presently his feet struck bottom, and he waded ashore. He divested himself immediately of his wet garments and ran up and down the beach until the night air had dried his skin and his quickened blood ran warm through him.

He discovered that his match-safe had kept dry the matches inside it, and gathering driftwood that lay on the sands, he built a fine fire before which he dried the few garments that now comprised his entire stock of clothes. When this was done, it was three o'clock in the morning by his watch.

Finally, worn out by his exertions, and by lack of

sleep the night before, Morgan donned his dry clothes and throwing himself down on the sands by the fire, was soon sound asleep, without having stopped to speculate what manner of place this new shore might be.

CHAPTER V

FROM the thin dark line of the eastern shore, which seemed like a mere pencil stroke across the water at the point where it joined the misty sky, a tiny edge of the sun appeared, and its red rays, skipping across the bay, set rows of rubies on the crests of the tiny waves which slapped the near shore. A flock of gulls, garrulously conversing, swept by on their way to business. The wise and wary fish-hawk, steadying himself with fine unconcern above the water, dropped suddenly into it and returned again with his breakfast in his claw. Out in the bay a fat little steamboat, churning the water with two energetic side-wheels, suddenly, after the manner of little steamboats, blew a long blast on an incredibly raucous whistle, which awoke the early morning echoes for a full minute.

Beside the ashes of his burned-out fire, Morgan Holt started and awoke, shivering. He gazed incredulously at the unfamiliar scene which surrounded him. It was like awaking from a sound sleep into a dream. The beach above was nothing save a long

avenue of sand bordered by high banks, on which sturdy live-oak trees, clinging close to the ground and bent landward by the wind, stood guard like a row of little old gnomes. Below, the shore curved in to form a sort of bay, around which were clustered the houses of a village. Not more than two hundred yards away jutted out into the water a long wharf, on which were signs of great activity. A pile of boxes and barrels and two or three calves, all ready, apparently, to be shipped somewhere, stood at its far end. About twenty or thirty people, all except one of whom were men, stood about and watched the fat steamboat threshing its way toward them.

Having at length satisfied himself of the possibility of all this stage scenery being real, he thrust his cold hands into the sleeves of his shirt and looked on with interest. The captain of the steamboat succeeded in calming the restless thing as it neared the wharf and drew it alongside with great skill. Two gangplanks were run out. Down the after one came a woman carrying her own bag. Forward, a wild scramble began to get the three calves and the pile of barrels and boxes aboard at the same time. The woman who had been waiting on the wharf greeted the other woman, but the remainder of the

crowd for the most part assumed the position of spectators, watching some three or four of their number assisting the deck hands in loading freight.

He considered, without enthusiasm, whether this was not the best time for him to announce his presence in the community and obtain a little assistance in the way of wardrobe and food. But he was not accustomed to approaching a crowd of unknown people, barefooted, and attired only in shirt and trousers. He felt very much as he had often felt in one of those distressing nightmares when he found himself walking in broad daylight on some crowded thoroughfare attired only in his pajamas.

The two women came down the long wharf and, to his alarm, began to walk up the beach toward him. His first impulse was flight. But there was nowhere to go. The high banks that rose up from the edge of the beach were entirely too steep to be scaled with much speed. He did not wish to retreat up the beach away from the village. So he decided to stay where he was. He lay back again on the sand with his hands behind his head and looked up at the sky, hoping to be passed unnoticed.

The footsteps and the voices drew nearer. When they came abreast of him, both stopped suddenly.

In a more thickly populated and more thoroughly civilized community they would have passed quickly by, but on this quiet shore the Samaritan instinct was more thoroughly developed; and a stranger lying on the sands became a duty and a cause for concern.

There was some murmuring, and the footsteps came toward him. It was no longer possible to ignore the fact that they were coming toward him. He stood up, smiling sheepishly, painfully conscious of his bare feet and his inadequate clothes.

His evident embarrassment conquered any hesitation the two ladies may have had. They walked up to him. One of them wore a long, gray woolen coat, into the pockets of which she had thrust her hands. The most noticeable thing about her was her glorious copper-colored hair. The other was a dark-haired, dark-eyed girl of a type unmistakably Virginian. She was dressed in a hat and suit and was evidently the one who had come on the steamboat. The copper-haired woman spoke first.

"How did you come here?" she asked with directness.

"Why," he returned, "I—fell overboard from the Norfolk boat last night and swam ashore."

"The Norfolk boat!" she cried in amazement.

He nodded.

"You are the only man I ever knew," she continued, "who was acrobat enough to fall off a Norfolk boat."

He smiled, realizing the improbability of his statement, as the decks of the steamer were enclosed with high rails, and on the smooth waters of the bay the boat had been as steady as a stone house.

"To be more accurate," he said, "I was pushed over. Two or three fellows were trying to get my wallet, and in the scuffle I went over into the water."

She looked at him seriously.

"It does not sound like a typical scene on a Norfolk boat."

He flushed.

"You asked me these questions," he reminded her.

She brushed back the strand of hair that blew across her face, and started to say something in reply. But the same wind that blew her hair away struck the thinly-clad man before her and he shivered involuntarily. She stopped in her speech.

"Of *course* you're cold," she cried, and tore off her coat.

"Why, Mrs. Rupert," remonstrated the girl, in a soft voice that contained no trace of "r" and slurred easily over hard combinations of consonants. "Do be careful."

"I don't need it walking. Put it on," she commanded Morgan.

He hesitated. Then he put it on.

"Just a minute," cried the girl, opening her bag and running rapidly through it.

"There," she cried, standing up in triumph and presenting him with a pair of pink bedroom slippers. They all burst out laughing. But after some discussion, he put them on, or to be more accurate, he slipped his feet in them, for his heels hung considerably over arear.

"Come with us," said Mrs. Rupert.

They made rather a queer cavalcade, the two women walking ahead and Morgan trailing after, attired in his strange costume. They walked up the beach for a short way and climbed to the higher ground at a place where some one had built a flight of rustic steps. The way they were traveling was evidently a short cut to somewhere, for after walking in single file across some waste land, they presently came out on a highroad. Morgan was rather

sensitive about the comic-opera effect of his clothes, when several vehicles passed them, but he plodded straight ahead without looking up. In fact, it was almost impossible for him to look up, for the slightest inattention to his footwear resulted in his losing it altogether.

A very short distance on this road brought them to a stretch of box hedge, and a driveway entrance flanked by two stone piers. They entered here. A well-kept lawn, spotted with old trees, lay before them, with a gentle slope up to the brick house that stood back from the gate several hundred feet. It had a comfortable and homelike appearance. On the white columned porch stood a fat, smiling man of five-and-thirty or thereabouts. Morgan's first impression of him was of the neat, absolutely studied correctness of his clothes. He hurried down the steps with a welcoming smile.

"How can you be so beautiful before breakfast?" was his greeting, as he took the dark-eyed girl's hand. He spoke with an easy carelessness, that was part pleasantry and part mild irony.

The girl smiled.

"From long study, I reckon," she returned.

"Business reasons, of course," he went on, smiling

blandly at the untruth, "kept me from meeting you at the boat."

"Which translated means," explained Mrs. Rupert, "that you couldn't have roused him from his bed at that hour for a farm."

"I think," said the girl, "I understand your husband."

That gentleman laughed pleasantly, and then, turning, allowed his eye to rest on Morgan. Immediately the smile faded and his face was cold and hard. He gazed arrogantly at the young man's clothes.

"What have we here?" he asked, in a baronial manner.

"It is a young man," explained his wife, "who fell off the Norfolk boat. We found him on the beach."

He looked at Morgan with frank incredulity.

"He fell, you say, off the Norfolk boat?"

"I was pushed over," the young man said. "Three men were trying to get my money ——"

"Oh, yes," put in Mr. Rupert, with an air of complete sophistication. "Usually there are six."

"There were three men. Two of them were holding me and the third ——"

"Of course. The third was trying to get your wallet, containing, naturally, untold wealth. There was a sudden, unexpected lurch, over you went, and the boat went on without you, the three ruffians meanwhile escaping." He laughed, ironically. "I think I know that story."

"It is not necessary that you believe it."

"No," returned the other, "not necessary, nor probable."

"My dear," exclaimed his wife.

He turned to her with an impatient gesture.

Morgan took off the coat and bedroom slippers.

"I am exceedingly obliged for these," he said, returning them to Mrs. Rupert.

"What are you going to do?" she demanded.

"I think I had best go."

Mr. Rupert frowned. He had fully made up his mind to take care of the newcomer, but he wished to do it in a thoroughly condescending manner, without having to accept any story that he preferred not to believe. He could not allow Morgan to go away in this manner, anyway, as it would be letting the young man have his own way. Mr. Rupert's idea was to make all arrangements himself.

"Have you any place to go?" he demanded.

"No."

"Have you any idea what you are going to do?"

His tone was that of a person addressing a very young child.

"No."

"Then," he said, imperiously, "you will stay here."

To his mind this settled the whole question. He smiled good-humoredly.

"You and I are about of a size," he said, glancing down at his ample girth. "I think I have some clothes that will fit you precisely."

Morgan, too tired and cold to refuse, and not knowing what to do if he did refuse, followed them into the house, where his feet rested on warm, soft carpets.

CHAPTER VI

"HOT water," said Mr. Rupert, as they stood in his own bedroom, "is now running in yonder near-porcelain tub. You will first take a bath."

Rupert's greatest joy in life was the scientific regulation of the actions of others. He not only knew the precise and exact thing he ought to do himself on all occasions, but he knew the precise and exact thing every one else ought to do on all occasions; and he was never parsimonious in the dispensation of this heaven-sent knowledge. Morgan made no comment on the peremptory form of the request, but, hastily divesting himself of his clothes, stepped into the fine warm water, which put the blood in circulation through his chilled body. When he came out the benevolent gentleman had several quinine pills ready for him. Following the quinine pills came the question of stockings, underwear and shirt.

"You will instantly doubt my word," continued the other, "when I say it is possible for one so young and sylph-like as you to wear clothes of mine, but in ordering my clothes, when I state clearly that I am a

perfect forty-four, of *course* they feel that no one *could* be so fat as that, so by way of subtle compliment they send me size thirty-six. Put those on."

The other did as directed. Mr. Rupert was in high glee. The ordering of the affairs of others seldom gave him the opportunity of dressing one of them from top to toe in a manner which just suited himself.

"I, too," he went on, bringing out a suit of clothes from the depths of a drawer in one of his chiffoniers, of which there were five in the room, "was once slender and beautiful—in the dear days of long ago. This suit, made for me at the beginning of what I might call my transitional stage, had to be discarded in the heyday of its youth as wholly inadequate."

Morgan put it on.

"Splendid!" cried his companion, with the enthusiasm of an artist.

Shoes, collar, necktie, studs, sleeve buttons, even a scarf pin were forthcoming as soon as needed. It seemed that Mr. Rupert never discarded any article of clothing that he had ever owned, but stored them all in the five chiffoniers, perhaps in the hope of displaying a lavish hand in case of the appearance of a person in just such a position as was Morgan Holt.

"Oh, no. Never wear your necktie that way," he objected severely, arranging the tie anew. "Thus, rather. All the young men in New York wear them so."

"Do they?" observed Morgan, meekly.

"Were you ever in New York?" demanded the other, looking at him keenly.

"Yes."

"How long ago?"

"Oh, twenty-four hours, perhaps."

Morgan was brushing his hair before the mirror. While doing so he happened accidentally to see his companion glance quickly at his watch and silver match-case which lay on the bed, each with the monogram "M. H." engraved upon it. He knew instinctively what the next question asked him would be. But he did not show that he had observed the other's action.

"By the way," said Mr. Rupert quietly, "what is your name?"

Morgan busied himself with a supposedly rebellious lock of hair. It was a critical and important moment. It was necessary above all things that he should not reveal his identity, because that would make it impossible for him to carry out his part of the

agreement to earn his living for one year as an ordinary citizen. The chances of his being recognized in a place so far from New York were not great. He was not well known in New York itself. His enforced seclusion during his youth had made him better known by the fact of that seclusion than by his actual personal appearance. He had rarely had a photograph taken except the few snapshots by newspaper reporters as he was walking past a given point, but these would serve more as a disguise than otherwise. Of course there was always the possibility, in fact the certainty, perhaps, that before the year was up he would be recognized. But that was a perfectly good gambling chance, and perhaps by that time he would be well on the way toward accomplishing his purpose. It was therefore necessary for him to be known by an *alias;* or, to put it in other than words of the criminal court, to live *incognito*, which is considered a perfectly proper thing to do; the former term being used when one wishes to avoid the undesirable consequences of his own identity, and the latter when he wishes to avoid what the world calls the desirable ones.

He had intended to dispose of the watch and match-safe before entering on his new career, in

order that they might not give the lie to whatever cognomen he selected. But since, instead of entering the career, the career had, rather, sprung up and enveloped him, the name had to be decided on quickly, and must correspond to the initials "M" and "H." The last name he felt must be Morgan, so that he would be sure to look up when spoken to. That disposed of the letter "M." There is only one first name beginning with "H" which a person could decide on on the spur of the moment, and poor Morgan had to take that. But worse things have happened to many a young man.

"My name," he said, still struggling with his supposedly rebellious hair, "is Henry Morgan."

"Well, Henry——" began the other.

"Oh, no," cried Morgan, "call me Morgan."

"Just as you say."

"Now about my falling overboard——"

Mr. Rupert smiled.

"Isn't it a pleasant day?" he observed blandly.

"But since you doubt my story——"

"Oh, how *could* I doubt it?" returned the other with pleasant irony.

Morgan turned on him.

"Then what is your version of it?"

"I have none."

"I thought not," Holt replied coldly.

Mr. Rupert set his lips.

"Before we go to breakfast," he said evenly, "do you wish to send a telegram to your friends? You can do so by using the telephone."

"No, thanks."

"Perhaps a letter—a special delivery letter."

"No, I think not."

Mr. Rupert turned about suddenly at the door.

"I will say this much to you then, Morgan," he said, calmly, "your story has not convinced me. If you have any desire that I shall believe it, or that any one else here shall believe it, you will doubtless have letters from your friends in New York saying who you are, and that you were simply a passenger on the boat and not ——"

He paused.

"Yes; and not—what?" demanded the young man.

"Some one running away."

Morgan stared at him.

"I think I will write that letter, Mr. Rupert," he said, shortly.

"Very well."

At the foot of the stairs was the library. In it stood a small desk and writing materials.

"Make yourself perfectly comfortable, and when you have finished come into the dining-room," said Rupert, and left him alone.

The young man took a piece of paper from a pigeonhole and thoughtfully did a sum upon it. Then from his pocketbook, still damp, he took a crumpled, moist twenty dollar bill and put it in an envelope. He wrote on the paper:

> "This should reimburse you for the clothes, which I must have. If you think I am an escaping thief, or other criminal, it might be embarrassing for you to have me at breakfast."

He put this in the envelope with the bill, sealed it, and addressed it to Mr. Rupert. Then putting it in a conspicuous spot in the hall, he opened the door and went out.

CHAPTER VII

HE walked down the smooth lawn through the gate to the highroad. He smiled as he thought of the strangely garbed creature he had been when he entered that gate. It was a macadam road, evidently running between places of importance. Along its edges were other places similar to the Ruperts'—places having two or three acres of lawn about the houses, all beautifully kept, and shaded by old trees; and sometimes having barns and stables and farm implements back of the houses, seeming to indicate that the fields beyond were part of these places, and that they were the homes of farmers. He walked for nearly a mile in the direction where he had seen the village, before the houses began to be closer together, and then suddenly, as is the case in country towns, he found himself in the midst of it before he was actually aware of it.

It was a long town, built on each side of the road and seeming to have no ambition to extend further back in either direction. There was absolutely no

competition in the way of streets. The place seemed to have grown up beside the road which led down to the long wharf, and the idea of lateral and parallel thoroughfares was a complication quite too deep to be grasped. It is true that a few houses did sit disconsolately in the mid-distance behind the houses on the street, but it was easy to imagine that they were the abiding place of the proletariat and that the social elect who occupied the salmon tinted frame houses on Main Street felt several grades above them in point of respectability.

It was a pleasant town. The narrow sidewalks were built of brick, cheerfully out of level like the waves of the sea. In places the maples and crepe myrtles, which lined the street, stood complacently in the middle of the walk, and the pedestrian, realizing that it was useless to wait for them to move, found it necessary to walk around them. Few of the houses were large. They sat back from the street, resting comfortably under the shade of the trees,—frame houses painted impossible colors, embroidered and featherstitched with many yards of jig-saw ornament. Fig trees and magnolias grew beside the hedges and the whitewashed fences which separated the lawns. Here and there nature's green was en-

riched by a pair of cast-iron animals standing by the entrance paths, and endeavoring to look like dogs.

The whole town was tremendously respectable in its appearance. The front doors of the houses had beveled plate glass panels and were elaborately grained in imitation of walnut. The house in which the village physician lived was the most respectable of all the houses. The excessive frontal development accorded it by its mansard roof gave it an air of intellectuality and reserve, and made it so appropriate as the home of the doctor that the faded sign on the gate-post, upon which appeared his name and a hypothetical set of office hours, was almost unnecessary. Morgan saw the doctor himself come out as he passed—a burly man with streaks of mud on his trouser legs and burrs sticking to the skirts of his coat. The information he called back in his big voice as to the probable time of his return was shared by the entire village, which was wholly within range of the echo.

As the doctor opened his gate Morgan had his first experience in a new and hitherto unsuspected rôle. The big man glanced at him casually with the full expectation, though Morgan did not know it, of hailing him heartily by his first name. When he saw

the unfamiliar face his hand on the gate latch dropped involuntarily, and he treated the young man to a curious, speculative stare which was wholly unconscious; for Morgan was now that tremendously important figure—a stranger in the village.

Further on, the residential part of the town seemed to cease by common consent. Here stood a row of stores, set back, like the houses, from the street. The sidewalk turned a right angle, went twenty feet or more from the road, turned another right angle and ran along before the front porches of the stores, thus giving a space beside the road where vehicles might be parked and their horses tethered to the long, tooth-worn hitching-rail. There was, in this row, a drug store, a hardware store, a sort of ship chandler's shop, a grocery, a post-office, a bank, and five or six other small mercantile establishments. The sign on the bank read:

PRINCE CHARLES SAVING INSTITUTION
Joseph Rupert, Cashier
Banking Hours,—9 to 3
Saturdays, — 9 to 12

He went into the post-office and wrote a special delivery letter to the lawyer in New York requesting

him to telegraph to Norfolk asking the steamship company to have the suit case which he had left in the stateroom sent to his address in New York. This was in order that no suspicion that he had left the boat in any other than the regular manner might be aroused. As it was, the officers of the steamer had no way of telling that he had not stepped off at the wharf in Norfolk instead of at some unknown point in the middle of Chesapeake Bay. As long as they continued in that belief there would be no paragraph in the newspapers concerning him. As long as no paragraph appeared in the newspapers he stood a good chance of preserving his incognito in this new town.

He soon noticed that wherever he went business was suspended. The man who was hitching his horse before the grocery store stopped with the halter half-way round the rail. Discussion on the front porch of the store ceased in the middle of a sentence as he approached. He could fairly hear them looking at him. As he stood at the desk in the post-office a stream of people entered, on one pretext or another, that would have done credit to a town twice the size. He was a very prosperous looking young man in the clothes Mr. Rupert had given him, and almost justified their curiosity.

The letter written he began to feel hungry.

"Is there a place where I can get breakfast?" he asked the nearest bystander.

The man brightened.

"Yes, *suh!* At the hotel. I'll show you."

Morgan followed him to the sidewalk. The man walked beside him.

"Down here about the cypress?" he asked genially.

"The what?"

"The cypress trees?"

"Oh! Why, no, I guess not."

"Come on the boat this mo'nin'?" asked the other, trying another subject.

"No."

Conversation languished for a moment.

"What is the name of this town?" demanded Morgan at length.

The man stopped in his walk.

"What did you say?" he inquired bewildered.

"This town. Has it a *name?*"

The man looked at him as if he had taken leave of his senses.

"Shorely! It's Prince Charles. What town did you think you were in?"

"I hesitated to form an opinion," he returned.

The hotel was a stone structure which looked as if it had been there a very long while, as indeed it had been. The stone was rusty and discolored from a thousand rains. The shutters were great wide shutters that closed over the small paned windows, and were fastened on the outside with an iron bar. A creaking sign bore the legend, "Prince Charles Tavern." Morgan discovered later that this structure was the nucleus of the town. It had been built for the convenience of farmers who for a hundred years had hauled their crops to this point to be ground at the mill and shipped away on sailboats, and later on the little side-wheel steamboat which stopped at Prince Charles two days every week.

The breakfast at the Prince Charles Tavern was bacon and eggs, hominy grits and hot bread. This is a good breakfast when you and your father and your father's fathers have eaten it all your lives; or when you have been thrown overboard at midnight, swum a mile and a half to shore, slept on the sand and had nothing to eat until nine in the morning.

Morgan ate like a man on shore leave. After his meal he was sitting on a bench on the low brick-floored front porch when the man who had piloted him to the hotel, and who had meanwhile been in

the office reading the almanac, strolled out and stood by the door-jamb. He was a hollow-cheeked, hollow-chested man of about forty-five, with just a trace of unnatural flush on his thin cheeks. His small gray mustache drooped at the corners of his mouth. He had mild blue eyes, and now and then he coughed a short, ineffectual cough.

"Much business in this town?" demanded Morgan. It sounded like the proper thing to say, although it seemed strange to say it. The operation of beginning to earn your living unassisted was a formidable one when you did not even have a clue as to how to start.

"Yes, sir. They's right smart of business in this town—farmers bringin' in their co'n and wheat, and hawgs, and purchasin' feed and sto's and one thing and another, and general activity. Yes, sir. They is *so*."

"Who's the most influential man in the town?"

"Well, now, I don't know as you could say any one man was the *mos'* influential man, but we have some *real* influential men. Yes, sir. Now, lemme see. John," he called in the doorway, "who'd you say was the most influential man now in Prince Charles?"

The proprietor of the tavern came to the door.

"I reckon," he said after some thought, "I'd say Joseph Rupert."

"Yes, sir," chimed in the other, "that's who I'd have said."

Morgan looked up with interest.

"If you take the man who's done the most for the community," went on the innkeeper, "there isn't a shadow of a doubt that Mr. Rupert is the most influential person we have. I tell you why. Over yonder"—the man pointed westward—"about a mile or so, is a thousand acres of cypress swamp. Been lying there for years upon years, and nobody ever thought of disposing of it for money until Mr. Rupert got some gentlemen in New York interested, and they formed a stock company to cut it. And cypress selling at fifty and sixty dollars a thousand in New York City."

"And they've started to cut it?" demanded the young man, eagerly. Here was a big operation in sight which might mean opportunity.

"No, sir," put in the thin man, quickly. "They ain't started to cut it."

Morgan's face fell.

"You see," the man went on, "it's all got to be

dreened first. All those trees is six feet under water —almost—if not more. That's the first thing they have to do. But when they begin to cut 'em this town is goin' to boom. It is *so.*"

The innkeeper put his foot up on the bench and leaned on his knee.

"The thing that Mr. Rupert did that was a benefit to the community, besides getting these gentlemen interested in the timber, was when he allowed every one who wanted to have an interest in the venture. That made it a common enterprise. He sold bonds, absolutely secured by the value of the real estate, paying *six per cent.* interest, par value one hundred dollars. Almost every one who could bought one or two, or sometimes as high as ten. I have one, myself. Now, I call that square. Some men would have kept it all to themselves, and made all the money themselves, but not Mr. Rupert."

"Yes, I will say that," observed the other man, with the air of a person who has been arguing strongly against it all along. "Mr. Rupert shore is *square.*"

Morgan was idly watching an automobile coming down the road, rather surprised that there should be such a thing in that part of the world.

"Do you know Mr. Rupert, sir?" asked the proprietor of the tavern.

"Why, yes, I do."

Just then the automobile stopped before the hotel, and he was surprised to hear some one call, "Mr. Morgan."

"There's Mrs. Rupert now," cried the innkeeper.

Morgan ran down to the sidewalk. Mrs. Rupert and Miss Marshall were in the car.

"You left us so unceremoniously this morning," said the former, "that we had no opportunity to find out whether you were to sojourn here longer, or whether you were going to leave immediately."

"Why, Mrs. Rupert," returned Morgan, "I am going to stay here a long while,—if I can find a way to make money."

"I think you will need to find a way," she said, smiling and showing her white teeth, "if you spend it so lavishly as you did this morning."

"But see how well they fit."

"It's very beautiful, I must admit," she observed, glancing critically at his costume.

Miss Marshall smiled.

"Much better, isn't it," she asked, "than pink slippers?"

"Well, it's more nearly what men of my age are wearing," he acknowledged.

"This is nonsense," said the other lady. "We must go. Will you dine with us to-night, Mr. Morgan? Mr. Rupert says he has a proposition to make you."

He hesitated. From the casual—the almost too casual—way the invitation was given, he had a feeling that, after the dramatic manner of his leaving her house in the morning, she rather expected he would refuse, and desired to give him an opportunity to accept as if it were a matter of course. He wanted to accept, certainly. These were very pleasant people, and the only object of his decided exit from their house had been to preserve his self-respect, a move which sooner or later Mr. Rupert's overbearing manner was bound to make necessary. As the invitation to dinner was in the nature of a peace-offering, he felt that his purpose had been accomplished, and accepted it without further hesitation.

CHAPTER VIII

MORGAN watched the machine glide down the street with rather a feeling of desolation. He would have liked to detain them and talk to them a little. Already the unaccustomed strangeness of the town was beginning to weigh down on his spirits a little. Loneliness was not a usual thing for him. Living a life where there were always people about him, he had enjoyed being alone. He had spent days, in his boyhood, by himself reading, but in the house were a score of people to whom he might have turned for companionship. There were rooms which were especially his, where associations accumulated by many years made them comfortable and happy places to be. But now he found himself with no particular spot to call his own, no area, however small, which was home. He was dependent on people alone, and the only two people he could depend on had gone. There would be no opportunity to see them again until evening. He could not remember a time in his life when a period of eight or nine hours seemed such a long time to wait.

He knew he did not want other people's society for the sake of their company, or a spot he could call home for the sake of being there. It was not the loneliness of homelessness and friendlessness that oppressed him. It was the dependence he felt on things outside himself. He was starting a fight against the world, an unaccustomed fight, for the thing he had always had most of. His uncertainty in this new position put in him an instinctive desire for moral support, for some assurance that he was not standing alone, but that there were helping hands near in case of need. He did not reason all this out. The word loneliness was far from the front of his mind. He only knew that when the machine rolled away down the street he was sorry out of all proportion to the importance of the occurrence.

He was distinctly pleased then to find his humble friends still on the porch of the hotel when he returned. It brightened him up considerably. They both wore an air of deference which he did not attach to the fact of his acquaintance with the ladies.

The hotel-keeper looked at him keenly.

"I reckon you came down about the cypress?" he asserted, interrogatively.

Morgan denied it.

"I don't reckon that there is much else a man could come to this town for," the thin man observed, pessimistically. "Now, you're a city man—come from New York, perhaps, had a college education, maybe. Why, there just simply ain't anything *in* this town for a young fellow like you,—lessen it *is* the cypress. No, sir, nothin' 'tall. Ain't I right, John?"

"I reckon *so*, Alexander. But," he added hopefully, "I think there are better days coming. Cypress is going to make a new town of this village."

They spoke of Cypress with an implied capital letter as though it were a tutelary goddess on whose good offices alone depended the future of the community.

"Then," observed Morgan cheerfully, "I think I shall begin to take an interest in cypress."

He rose in their estimation once more.

"You're a lumberman, perhaps," said the landlord.

"No."

"Maybe you have some new patent machine," put in Alexander, cutting short a staccato cough for the purpose of entering the conversation. "There was a fellow down here last week with a loggin' machine. Completest thing you ever saw. It was *so*.

Dragged the logs along the ground up to a flat car, picked 'em up, and set 'em down on the car any place you say, and when it got the car full, why it lifted itself up and just naturally pushed the car between its legs, as you might say. Yes, sir; and started loadin' on the next car. Ain't it the truth, John?"

John assured him it was the truth.

"No," said Morgan, "I am selling nothing. I believe I'll just look the situation over, and if I feel the enterprise isn't being managed right I'll take a hand in it myself."

He intended this to be a bit of humor, so that they would not attach too much importance to his intentions on the lumber question, but they took him in dead earnest.

"Well, sir," said the landlord, seriously, "there are some of us who think they are taking too long about going to work on it. Here it's been two years since the bonds were issued and paid for, and not a hand's turn has been done over there."

"Perhaps they haven't the money."

"Well, sir, they claimed they had the ground clear. There's a thousand acres which they claim is worth forty dollars an acre, although nobody round here

ever paid that much for swamp land. But if it has valuable timber on it, I suppose maybe it is worth that much. That's reasonable. That's forty thousand dollars—assets, as they call it in the circular. Well, they issued bonds for the whole amount, which gave them forty thousand dollars cash capital. That ought to have been enough to start operations on. Forty thousand dollars will go a long way in this part of the country."

"I should think it would be enough," said Morgan, to whom, however, it did not seem a large sum. It had cost his father three hundred thousand dollars to start a chicken farm in Pennsylvania for his own amusement, on which he produced thirty thousand perfect eggs a year at a net cost over all expenses of one dollar per egg. That was the school in which the young man had learned to appreciate the purchasing value of money.

"How do you get to this cypress swamp?" he demanded, presently.

"Why," said Alexander, "you follow the shore down there till you come to a wagon road bearing off to—are you thinkin' of going?" he broke off abruptly.

"Why, yes."

"Well, I reckon I'll go along with you. I hadn't laid out to go along back till this evenin', but as long as I got company I might as well go now. I live down that way," he explained.

He disappeared into the hotel, and reappeared presently bearing a bag of flour and a ham.

"You carry the flour, and I'll carry the ham," said Morgan.

Thus burdened, they went down along the shore, turned back from the water's edge at the wagon-trail, and followed the narrow, deep rutted road back through the woods of tall Southern pines. At a certain point in the road where a fainter track ran off into the deeper woods, his companion stowed the ham and flour in the bushes, and covering them over with some branches which he weighted down with stones, left them there to be called for, and led Morgan over the second road. It was not a much traveled way. In places it could hardly be distinguished at all. Presently they came to a gentle rise of ground, made rather difficult by boulders and large imbedded rocks, which practically broke up the trail altogether. Then the ground began to fall, the vegetation, which had been rather sparse, running mostly to briars and small tree shoots, became

greener and thicker and more luxurious. The ground was soft and spongy underfoot.

"Right yere is the beginnin' of it," said his guide.

They went further, stepping from hummock to hummock. They could see in the distance the water shining in the occasional rays of sunlight that filtered through the trees. They were the real cypress trees standing thick in the water. The ones they saw were submerged for from four to six feet, and a perceptible ring had grown around the trunks at the point where they rose out of the water. As far as they could see were the cypress trees.

"They say there's a thousand acres just like that," observed Alexander.

"Don't see how they can cut it profitably in all that water."

"Now, they tell me they're goin' to dreen it, a little bit at a time. I had it explained to me, but I don't just recollect the ins and outs of it. It seems they are going to fence off, like, a little bit at a time, and dreen that until the trees are all cut."

They went back to the top of the rise of ground over which they had come and found it was a ridge that ran all the way around the swamp. They found it ran all the way around, because they followed it

the whole way to see—a distance of a little over four miles. The newest devotee to the Goddess Cypress wished to find out whether there was an outlet from the swamp. There was none visible, although indications of rock formation all along the ridge pointed to the fact that the outlet from the swamp was through fissures in the stone, and that the swamp was simply a rock-bound reservoir, doubtless fed by springs, and the surplus carried off by underground drainage which probably supplied the springs and wells for many miles around. That seemed to be about all the information he could glean by superficial observation; so, finding himself thoroughly tired out, he returned to the hotel and went to bed immediately, having just arranged, entirely to his satisfaction, to be housed and fed there at the rate of three dollars a day (that being just double the regular price). His clothes were in a very sad state, as he had been utterly forgetful of the fact that they were all he had. A dollar to the colored chambermaid, however, inspired her to promise to press his trousers and blacken his shoes. These matters disposed of, he slept in peace until the October sun had disappeared, leaving a crimson sky behind the leafless trees in the west.

CHAPTER IX

"NOW I have arranged everything for you," said Mr. Rupert with a bland air of having satisfactorily discharged a duty. "As soon as Mrs. Rupert informed me that it was your purpose to stay here I spoke to Miss Torrey on the question of board. She lives with her brother, Dr. Torrey, and they have a very nice house. You are to go there to-morrow, beginning at dinner time. The board and room will be twenty-five dollars a month."

Morgan wondered how any one could furnish board and room for twenty-five dollars a month, but he was so fascinated by the gentleman's easy assumption of control of himself and his actions that he was perfectly dumb.

"So much for that," went on the other composedly. "If you stay here you will, of course, have to have some occupation. You have absolutely no idea of the value of money. You can't go on scattering twenty dollar bills in your wake, and living at the hotel at the rate of three dollars a day. You must

cultivate a little judgment and endeavor to be self-supporting."

"I certainly have every wish to be," said Morgan.

"You must be. To that end I have made this arrangement. I am the cashier of the Savings Bank here, as you know." Morgan resented the "as you know," but he made no comment. "In that position," went on the other, "I have the privilege of having two assistants. One of these has been with me for a long while. He is teller, and stays in the bank to transact what business he is capable of in my absence. There has been no second assistant for several years, but one is necessary. I have decided to give you a trial. Come there to-morrow morning and work hard and endeavor to keep the position. The salary will be fifteen dollars a week. In addition to your regular duties I shall expect you to bring up here to me every evening the mail which arrives at half-past five."

The supercilious calm of the man was maddening. Morgan's only desire was to make a dramatic speech, and thrust his job back in his teeth, but he was too well aware that this was probably the only opportunity that would be offered him of making a

living in that small town, so he made no extended reply.

"I am surely much indebted to you," he said.

The bank cashier pulled a crumpled twenty-dollar bill out of his pocket and handed it to his new employee.

"Put that in your pocket," he observed indulgently, "and never write me another of those *sic semper tyrannis* letters, or I'll have you arrested by the county sheriff—if I can get you to wait until some one finds him."

Morgan laughed at this bit of foolishness.

"But if you think I am a fugitive from justice ——"

"I beg your pardon," cut in Rupert, "you have given me every reason to suppose that everything is not exactly right with you. I think I should not be further asked to commit myself. I have offered you a position *in a bank*, which seems to me to be a high compliment to a man in your situation. I do not propose to present you with a highly effusive opinion of yourself engraved on scented note paper until you have made good by your own acts, since you apparently cannot make good by the recommendation of others."

Although this tranquil statement was couched in

cutting terms, the truth of it was obvious. The new bank clerk therefore made no retort courteous. But he had little love in his heart for his host as he went to join the two ladies in the hall. He was a sensitive person and not accustomed to being prodded all over in vulnerable points by a person with no delicacy of feeling, but he realized—or rather he was beginning to realize—that a great part of this earning one's living was in restraining one's pride and accepting, without reprisal, the unsmoothed words of those in higher places.

It was with this distaste of the man that he stepped forward to greet his wife. Then the old question, the very old question, "How could she have married the man?" rose in his mind. She was young, graceful, strikingly handsome. Rupert was—well, he really was nothing very reprehensible as far as Morgan knew, but Morgan loathed him. So he thought, "How could she love that man?"

It would have been a very amusing dinner for him if he could have projected his astral self to a secluded point in the corner of the room and observed the conduct of the four people at the table. There was no doubt in the world that the women were a trifle bewildered, and that Mr. Rupert would

also have been bewildered, had bewilderment been possible in his mental get-up. But he never questioned the infallibility of his own judgment, which worked instantly in all cases and, having once crystallized, never altered. He therefore had the satisfaction of viewing always an orderly world classified properly and irrevocably according to his own standards. It was impossible for Mr. Rupert to be in doubt about anything.

Mr. Rupert's version of the situation was this,—Here is an unknown young man found on the beach, coatless, hatless, shoeless, telling an improbable story, having no friends. Problem—What was his station in the social scale? The answer was easy. Well born, well bred people with savory reputations do not fall or jump off steamboats in calm weather, or if they do they immediately telegraph to their friends. Mr. Rupert did not believe Morgan had committed a crime or misdemeanor. He classified him as a member of the respectable lower middle class, who might have run away from home, or a reform school, or a training ship.

He rather leaned to the training ship idea. There was one lying in Hampton Roads now; he had seen it a few days before on his trip to Norfolk.

Morgan was doubtless being taken down to join it there. But where he came from was of small importance. His complacent benefactor was well assured of the respectable middle class part of the idea, whatever the attendant circumstances. Had it been proved that the new arrival had dropped from the moon he would still have known that he came from middle class society on that planet.

That having been proved, it was highly aristocratic and philanthropic and altruistic for him to patronize the boy liberally and obtain the credit of having made a man of him. Who knows? He might turn out to be a poet, or to have a good baritone voice, or perhaps to be an artist, preferably a miniature painter. Yes, on the whole he would like best of all to have him turn out to be a miniature painter, and paint portraits of beautiful women which would sell for fabulous prices. He determined to test his ability to draw at the first opportunity.

But if Mr. Rupert's view of the situation was absolutely clear cut and beyond argument, his wife had still a perfectly open mind regarding the man they had picked up. Predisposed as she was to regard him in the same light as she would any unknown, all-clothed person who came to her kitchen door

asking for food, the transformation worked in him by the new clothes aroused her lively approval. The first glimpse she had of him in this attire was as he sat on the porch of the hotel. She had recognized him immediately. It was an absolutely irrepressible curiosity that made her call to him, and have him come out in full view where she could have a good look at him and decide whether she could put the seal of her approbation upon him. After gazing upon him with thorough satisfaction she metaphorically offered the seal, and had it been a tangible thing Morgan would have found himself wearing a whole row of them across his coat. That was the way she did things. She was either tremendously enthusiastic or else she looked on with supreme indifference.

She watched him, completely fascinated, through the dinner, bewildered at his unconsciousness. The Ruperts' house, despite the aversion of its mistress to form and ostentation, was, by reason of her husband's insistance, run in a very strict and formal way. Everything was done in precisely good form. The slightest lapse from correctness in the conduct of the house was not tolerated for an instant by its head. No one but a servant ever opened the front door to a guest. Servants lighted the lights at dusk, turned

down the bed covers just before bedtime, and kindled fires in the bedrooms in the mornings. The service at the table was, on all occasions, almost as complete as at a formal dinner. There were numerous places therefore where Morgan might have made a false step and ruined his career.

The simple fact that he did not commit errors would have made no impression on Mrs. Rupert at all. It was the ease with which he chose the channel between Scylla and Charybdis, without being aware of either, that fascinated her. It brought a volume of conjecture to her inquiring mind. The strangeness of the situation held her quite spellbound. What was the history of this man? At the same time she wondered, she had a certain very decided notion that she should very probably not find out, which made the whole question doubly entertaining. After dinner she had a talk with him.

"I have just about decided to marry you to Lenore," she observed.

This was not exactly true. She had not just about decided to marry him to the lady in question. But she wanted an intimate subject of conversation; and this subject seemed fairly intimate. It was so much so that it fairly took his breath away.

Morgan laughed.

"Let's get at the bottom of this," he said. "Who is Lenore?"

She nodded her head toward Miss Marshall.

"I'm afraid I'd have to have more pedigree, or something of that sort, wouldn't I?"

"I don't know. How much pedigree, or something of that sort, have you?"

"Well, how much do you want?"

She smiled at this style of conversation.

"If you ask me," she said, "I should say the less the better. Red blood satisfies me better than the blue variety, anyway."

"What put this big idea into your head?" he asked presently, returning to her first subject.

"Pure inspiration," she confessed. And then the other victim of her idea appeared and further conversation on the subject was impossible.

However, he thought about it with great interest as he walked home. The humor of it appealed to him. What a great joke was possible in the situation,—to be sent away from home by one girl in order to work himself up to a suitable pitch of perfection, and then, this having been accomplished, to marry another. Of course it was hard to decide at

whose expense the joke would be, but nevertheless it would be real humor.

Arriving at the hotel he wrote a letter to Madeleine, bringing his history up to date, and telling her about the new idea. It started out very jovially and pleasantly, telling about his adventures and the queer turn life had taken, but as he worked along through it, touching at every turn upon things of her life that were far away and that he would not see for nearly four hundred days just as long as the one he had gone through, he sank further and further into the Slough of Despond, until at last he was so overwhelmed with loneliness that it was not even a comfort to write to her. So he stopped the letter abruptly and, taking up a dismal oil lamp covered with stiff dead moths, stumbled up the stairs to bed, thoroughly tired of earning his living.

CHAPTER X

A WEEK is a very long space of time. A week amid unfamiliar surroundings, without friends, at strange employment, might give any one a very fair idea of what is meant by eons of time. Morgan Holt thought it would never pass by. After an eternity of being Tuesday, it was still Tuesday. And at noon on Wednesday, when it seemed as if they must at least have got on as far as Thursday or Friday, it was still just Wednesday. Nothing is more discouraging than watching the slow procession of the days of the week, when they will not hasten by, and there is nothing to look forward to when they have hastened by.

Morgan's week had been made more dismal by the receipt of a letter from Madeleine, a long, happy, chatty letter, telling him everything that was going on, commiserating with him on his loneliness by assuring him that he would not mind it so much after he got used to it. It was a most discouraging letter. It was too happy. But why shouldn't she be happy? They were not engaged. He had thought when he

first saw it that this letter would surely be balm for his soul. It seemed a desecration to read it in the bank. He had put it in his pocket and kept it until night, almost contented in the anticipation of it. He felt somehow that it was going to prove to be a miraculous letter—a letter containing the atom of happiness.

The thing he expected, in his mind warped with loneliness, was a letter no girl could have written. Only the Recording Angel himself, with his vast knowledge of men in just such positions, and the facility of expression born of long practice in writing, could have penned such an epistle. He found Madeleine's letter was just an ordinary letter, written by an ordinary human girl, setting down just the thoughts that were in her mind, without the idea of lifting its recipient out of the depths of his despair. He could not help being discouraged.

Being a fifteen-dollar-a-week clerk in a very small bank, with a small, exact, precise person—whose brain was adjusted like a micrometer screw to measure hairs and fractions of hairs—to minutely supervise his work and minutely lay it out in advance, was no cure for depression. Peters, the receiving-teller, paying-teller, note clerk and general jackal

for Mr. Rupert, was just such a person. Precision was the key-note of his character. He arrived at the bank at exactly a quarter past eight every morning and left at exactly a quarter to six. It was a glorious sight to see the little gentleman in a cutaway coat riding his bicycle very precisely down the street, each stroke on the pedals taken in perfect cadence, slow time, probably coinciding—following some carefully worked out system—with every third or every fourth respiration. What would have happened had something got in his way and made him go faster or slower, is not known. But nothing ever did get in his way. The whole solar system seemed to recognize the quality of his precision and concede that he was entitled to his orbit, for nothing ever interrupted the serene regularity of his ways.

At twelve o'clock noon, Mr. Peters retired to the same remote corner of the bank, sat in the same chair, in the same erect position, and decorously consumed a luncheon, consisting eternally of one ham sandwich, one jelly sandwich, two small pickles, and a raisin pie. He contrived to do this with a dignity and poise that would have done credit to Mr. Rupert sitting at the head of his own table. This accomplished, he picked up all the crumbs and

other casual débris from the meal and deposited them in the waste-basket, carefully saving the string the package had been tied with to tie the package on the following day. He then removed his coat and, taking a neat little whisk-broom from its own identical nail, brushed his coat and suit with sharp, brisk strokes, inch by inch, until it was thoroughly clean. Refreshed in this manner, he was then ready to resume business for the afternoon.

"Now, Mr. Morgan," he would say, with the formality befitting his position, "perhaps I am a lit-tle particular on this point, but I prefer to have the figure 4 made with the strokes meeting at the top."

"Yes, sir," returned Morgan, briskly.

"And your additions," pursued the other, "perhaps you do them a trifle too fast. I fear for their accuracy. And accuracy, you know, in a bank is very essential—*ver*-y." Mr. Peters shook his head emphatically. "Now observe. You add up the first column and set down the digit to be carried in a legible manner just below—thus. I note that you have not been doing this. It is very essential—ver-y. It assists so wonderfully in proving your total."

Now Morgan had the knack—or the gift—inherited

from his father, of adding up a column of three or four figures in one operation. To people who add up one row at a time, it is a very wonderful thing; but it is really not difficult if a person has concentration enough to give all the open space in his mind entirely to the figures. He remembered his father's extreme delight when, as a boy, one day he had shown him, with conscious pride, his new accomplishment. And his father had immediately secured him a tutor who was a specialist in mathematics. With him, the boy, during the following three or four years, had gone deep into calculus and geometry; and at the suggestion of his father (who found his own ignorance of the principles which governed the operation of one-half the machines and devices which had been mainly instrumental in the accumulation of his wealth, disconcerting, if not actually a handicap to him) they studied mechanics, physics, hydraulics, and electricity. The boy had had a half-horse power, single-phase motor in his workshop in the house and he used to blow out the fuses and leave the house in darkness regularly, until they put in a separate wire for him. He was therefore quite at home with figures and mathematics generally. But he had never explained this facility to Mr. Peters, as it had

an air of being what he would have called "chesty." But one morning—it happened to be Saturday morning at the end of the interminable week, and the thick gloom seemed to have lifted a little—he felt in rather a pleasant humor and casually brought the matter to the little gentleman's attention.

"Ah," Mr. Peters had been saying, holding aloft an admonishing finger, "ah! What have I been saying about setting down the digit you are going to carry?"

"But, Mr. Peters," returned Morgan on this occasion, "I never know what it is."

Mr. Peters was thoroughly aghast.

"*Not*——" he began, amazed; but in this crisis words failed him.

His companion copied from the book before him the amounts of some one's various deposits from the date his passbook had last been balanced, making a column of some twenty items; and, running his pencil slowly down it, set a sum at the end of it.

"I wish you would check that, please."

The little man elevated his chin to get a better view of the paper through his glasses, and painstakingly ran his pencil down the column, pausing at each figure and making an almost inaudible noise

with his tongue against the roof of his mouth as though he were saying numbers over to himself. He completed the operation, passed his hand bewilderedly over the hair at the back of his head; and then, without a word, added the figures up all over again. Then he took off his glasses and polished them to cover his extreme agitation.

"Well, well," he said, at length, breathing the words rather than speaking them. "Well, well."

He took a turn up and down the room, his hands thrust under the tails of his cutaway coat until they stood out straight behind him. Then, sitting down abruptly at his desk, he proceeded with his work.

But at half-past ten, when he usually stepped over to the sink to wash his hands, he spoke of the subject.

"The possession by some persons of such a facility with figures," he observed, slowly, "is a fact that has been brought to my attention, but I never have actually seen it demonstrated. It is very instructive."

He dried his hands to the finger-tips, turned down his cuffs, and, opening a drawer, took out a small round object, about twice the size of an ordinary watch.

"I sometimes think," he said, in explanation of this unbank-like proceeding, "that a little relaxation, of not more than five minutes' duration, during business hours, is beneficial. Your interest in mathematics will make this little instrument a pleasing object to you, no doubt."

Morgan took it.

"It is an aneroid barometer, isn't it?" he asked.

"Ah! I see you know. Not at all a precise instrument, but wonderfully instructive—wonderfully instructive. I frequently take it with me on the short bicycle rides I indulge in on Sundays, in order that I may determine the elevation of the ground—thus gauging," he observed with a little touch of pride, "my prowess as a cyclist."

Morgan did not smile.

"That is always a fine thing to know," he said, gravely.

"I find out what the barometer registers at the high-water mark first. You will observe it is graduated in multiples of feet. It is said the instrument will not register differences of level of less than twenty feet, but I can notice a perceptible change at the shore of the bay and at the front step of the bank, which is officially a difference of only

twelve feet. In that way I can determine the elevation of any eminence of land where I may be, that is, within, say, fifteen feet, with reference to high water."

He put the little instrument carefully back in the drawer.

"Mr. Peters," said Morgan, suddenly, "will you lend me that barometer?"

"I should be pleased to do so," observed Mr. Peters, a little doubtfully, however, as he had never in his life loaned one of his possessions to any one.

"This afternoon, say," persisted his assistant.

The other took the thing out of the drawer with a caressing gesture.

"You will, of course, exercise extreme care with it?" he asked.

"As if it were my own child."

"Very well, then. I will give it to you when you leave for the day."

But the little man seemed depressed all the rest of the morning, and when he turned the barometer over to Morgan at two o'clock, he did it with the air of an intrepid mariner bidding farewell to his aged mother.

The day was one of those clear sunny days that

happen in October, when the sun is pleasantly warm and the fallen leaves lie still on the ground, and belated flies buzz importantly about, as if possessed of advance information that this year there are to be two summers in succession. A good part of the despondency was baked out of Morgan by the sunlight that poured in the banking room all morning. And when finally the key turned in the bank door, he hastily said good-bye to Mr. Peters and thrusting the barometer into his pocket made for the shore as quickly as possible. A stake there marked the high-water point. He held the barometer there and made a note of the reading that would have done credit to the precision of Mr. Peters himself.

He followed the path he and Alexander had taken the day he had first come to the town. It was a fine walk through the woods. The slanting rays of the sun shot through the trees, illuminating the unexpectedly brilliant scarlet of the dogwoods, falling in uneven bright patches on the yellow leaves that strewed the path and rustled pleasantly underfoot. In the cleared spots, he looked up at the expanse of blue sky, where very high above the trees floated a hawk, and made no motion with his wings.

His mission was this. It was evident, from the

casual conversation he had heard, that it was the general impression that the swamp could not be drained as a whole, but that a portion of it would have to be drained at a time by pumping the water from that portion into the rest of the swamp and keeping it pumped dry until the timber was cut. This would indicate that it was believed that the water in the swamp was either the same as sea level, or below it. Otherwise it could be drained by cutting a channel through to the bay. He wished to find out what the level of the water in the swamp actually was.

He had no particular reason for wishing to find this out. He did not know what he should do with such a piece of information if he had it. It was just a mild curiosity, backed by a feeling that the swamp must be higher than the waters of the bay. And to his delight, when he made his investigation, with the aid of the aneroid barometer, he found this was indeed true!

When he discovered it, he was hot with excitement, tempered with a misgiving as to the accuracy of the barometer. He had taken the little instrument to the crest of the rise of land that surrounded the swamp and discovered that it had now lowered

perceptibly, indicating on the dial a rise in level of somewhere between thirty-five and fifty feet above high-water level. He then went down to the water in the swamp and found that the rise of the barometer was scarcely noticeable. This would indicate that the swamp was not more than twenty feet below. If the crest was, as the barometer showed, thirty-five feet above high water and the swamp was twenty feet below the crest, then the swamp must be *at least fifteen feet above high water.*

As the afternoon was beginning to wane, he strolled back along the wooded path, his hands in his pockets, absently unaware of what was happening around him. He did not see the cottontailed rabbit spring up suddenly beside the road and make off through the woods with great high bounds. He did not look out through the trees at the light of the afternoon sun, falling slantwise on the red fallow land. There was no Slough of Despond now. He held in his hand now the key to something. It might turn out to be worthless, and it might turn out to be all important. But the satisfactory thing was that *he knew*, and he felt he was the only one who did know.

CHAPTER XI

"SURELY," said Miss Marshall, "you are going to let us have a part of the road."

Morgan started.

"Just a little," added Mrs. Rupert, "enough so we can pass by in single file."

The young man began to laugh.

"I was thinking about great big things," he said.

"Just what?"

"Spanish castles, I'm afraid."

"Oh, shame for being so far behind the times. Spanish castles are all out of date."

"Yes, indeed," seconded Miss Marshall. "Just like hoop-skirts."

"You are certain of this?" he demanded.

"Absolutely," they affirmed together.

"This is serious business. I regret to hear of the falling of these old Spanish castles from grace. I had just built a fine one, in the past quarter of an hour, of the most approved modern fire-proof, reinforced-concrete type, steam heat, five bath-rooms, hot and cold water, electric curling irons, and swim-

ming pool in the basement. If you say they are not *de rigeur*, however, I certainly shall have to sell it."

"Oh, no," said Miss Marshall, "*give* it to me."

"Not at all," he returned, firmly. "I scent a bear market. You are endeavoring to lower quotations on Spanish castles to such a point that I shall *give* them away."

"Tell me," said Mrs. Rupert. "This castle. What does it mean? Are you going to be rich?"

"Not unduly."

"Are you in love?"

He began to laugh.

"That is one of the questions we answer only by mail, if you send a stamped and addressed envelope."

"I shall certainly do it."

"And he won't tell you a thing," observed Miss Marshall.

"Oh, yes, he will. I've taken his destiny in hand. He hesitates to tell me when you yourself are present," she added mischievously.

The color mounted in the girl's cheeks.

"You are very bold, Barbara Rupert," she protested.

Mrs. Rupert changed the subject quickly.

"A pertinent question," she said to Morgan. "Where are you going?"

"Home, but I have a thousand hours to get there," he replied.

This was pure exaggeration.

"Why not come with us?"

"All right. Where are we going?"

"We are taking some chicken broth and some jelly to poor old Alexander Berry."

"Oh, yes," said Morgan, "Alexander! I know all about him."

"You do?" said Mrs. Rupert, a little surprised.

"Old friend of mine. Is he ill?"

"Well, he has just had another 'spell.' He catches a new cold every month or so, and he has a very hard time living all alone out here, with no one to take care of him."

"I certainly want to go," said Morgan.

About a quarter of a mile further up the road they came presently upon the house where the sick man lived. It was set back from the road under the shelter of six or eight great oak trees, which towered above the stone house. They walked across the unkempt space that might have been called the lawn, on a path of wide flat stepping-stones set in

the ground. The place had an unambitious, uncertain aspect, such as you might expect of the house where Alexander lived.

They found him sitting on the front porch of the house, bundled up in a greatcoat, his eyes bright with fever. He rose to his feet when he saw them, and walked unsteadily down the steps to greet them.

"I sho' am glad to see you all," he said.

"Dr. Torrey says you've been sick."

"Yes'm. I'm right po'ly." He began to cough and drew his coat around him closely, as though he were cold. "Come up and set down," he said. "Set right down."

"Why aren't you in bed," demanded Mrs. Rupert, "instead of sitting up here trying to pretend you're well?"

"I jest had to feed the chickens. I did *so*. I was layin' in there on the bed, listenin' to them patter, patter acrost the po'ch, knowin' they hadn't had nothin' to eat since yeste'day. So fin'ly I couldn't stand it no longer, and I jes' had to step out and feed them. And, my, but they was glad to see me!"

"You must go right back to bed again," said Mrs. Rupert, firmly.

"Yes'm. I was expectin' to. Sometimes," he

said, "I'm a-burnin' up, I'm so hot, and sometimes I'm a-shiverin' with the cold."

"Did Dr. Torrey leave you some medicine?"

"Yes'm. But Mis' Rupert, it's such thin stuff, jes' like water. I don't believe Doc Torrey is the same doctor like he used to be. He used to leave me strong medicines, and, my, but they was bitter! They did me real good. But I don't set no store by these sweetish medicines. They don't seem to *take hold*. Ain't that so, sir?" he said, turning to Morgan.

"Perhaps," said Morgan, with some perspicuity, "that is because you don't take the medicine."

"Well, sir, I took a *little* of it," insisted the other, stoutly. "But it seemed like I might jes' as well take a cup of water outen of the well. Yes, sir. That's the way it looked to me."

Morgan laughed.

"Come with me and go to bed," he said.

Mrs. Rupert touched him on the arm.

"A hot mustard foot bath is the best thing on such an occasion."

"Very good," said Morgan, "if you will get it ready, I will give it to him, at the point of a shotgun, if necessary."

In the course of half an hour the invalid had taken his medicine and his foot bath and was sound asleep in bed.

"If you think you can both get home before dark," Morgan told the two ladies, "I believe I shall stay here with him."

"There is no use in staying here."

"Well, he's ill. And when you're ill, you're lonely. And there's nothing worse than being lonely."

Mrs. Rupert looked at him with a glance of understanding.

"Very well," she said.

He walked with them as far as the village, where they found their automobile, waiting to meet a business acquaintance of Mr. Rupert's, who was coming over on the mail stage that arrived every evening at half-past five from the railroad fifteen miles away.

When he returned to Berry's house, it was dark. He stumbled about in the hallway until he found lamps and lighted them. In the kitchen, he discovered a lantern, which he lighted and took dubiously out into the night with the idea of locking up the chickens and whatever other living things there might be. He closed the door to the chicken

house. But when he entered the little stable, he found it entirely deserted, with no signs of any living thing having been there lately. On his way back to the house, he gathered up an armful of wood and, making a cheerful fire in the fireplace of the low-ceilinged living-room, sat down patiently before it and industriously read the contents of the *Farmer's Companion* from cover to cover, including the poetry. All this while the sick man slept, his deep breathing audible all over the still house.

The silence at length began to wear a little on his nerves. Absolute stillness is a strange thing. We are so used to sounds about us: the rattle of wheels on the road or street outside, the noise of water running in the pipes, the voice of some one singing, the distant rumble of a train, and all the sounds that reassure us of the presence of other human beings, that we do not realize that they mean anything to us. But when they are removed, it seems as if one must be the only inhabitant of the whole world. Morgan found himself, when at length he had exhausted the contents of the *Farmer's Companion* and left his place by the fire with an idea of getting something to eat, unconsciously tiptoeing about, almost deafened by the sound of his own footsteps.

He discovered very little in the way of provisions in the house, however. Berry had evidently been living for the whole week on the ham and the flour he had brought home with Morgan's help, eked out by a few potatoes. The shelves in the pantry were almost entirely empty. There was about a cupful of sugar in the bottom of a small bag ; a tin canister in which there was still the odor of coffee, but nothing else. The lard can contained only a mouse, which scrambled out when he lifted the lid. He found a small quantity of salt.

He wondered how it was possible to live on such a meager store. At length, having a healthy appetite, stimulated by his exercise during the afternoon, he found he could stand his hunger no longer and decided to go down to the village to get food. His patient was still sleeping soundly and, being thoroughly exhausted, would sleep until he returned, and doubtless a good while longer.

He therefore covered the fire with wood ashes, saw that all the doors and windows were locked and, turning low the lamp in the living-room, took the lantern with him and left the house. At the end of the path, however, he met John Anderson, the proprietor of the hotel.

"Is old Alexander very sick?" Anderson asked, surprised at seeing Morgan.

The latter nodded.

"Has a high fever. But he is sleeping it off now. I am going after food."

"Very good," returned the hotel-keeper. "I will stay until you come back."

Morgan bought out the store—nearly. On his way to the village he had made out a list of things that were necessary—not for that night only—but to fit out the pantry properly. He had in his pocket fifteen dollars, his weekly salary. It did not surprise him to find that the bill for what he purchased came to ten dollars and eighty cents. His spirit was not cramped and overawed by the bugaboo of economy. His training naturally had made him oblivious of the fact that economy extended to such small sums of money as ten or twenty dollars. The only real idea of economy his father had instilled into him was not to spend any money at all unless it was necessary. In this case, it was clearly necessary, so he passed over his three five dollar bills and, thrusting the change contentedly in a wad into his trousers pocket, rode back to the house in the grocer's delivery wagon; which, by virtue of its being Satur-

day evening and the purchase being a large one, was allowed to deliver things at that hour.

It took John Anderson and the boy and himself nearly five minutes to unload the wagon when they got there. Anderson was considerably impressed. He felt that this young man must be a person of much more importance than he had at first imagined. Perhaps he was a business man who had heard of the probable boom of Prince Charles and might be considering the feasibility of building a factory (Anderson felt that the first sign of prosperity in a town was the erection of a factory) or extending a branch over from the main line of the railroad.

Morgan was in high spirits.

"You haven't had dinner, have you?" he asked.

The other admitted he had not, but insisted that it was waiting for him at that moment at home.

"Oh, pshaw," cried the young man, "don't go to a hotel when you have a chance of trying home cooking."

Whether this reasoning appealed to the hotel-keeper or not, he stayed, and between them, they prepared a most nutritious and appetizing meal. Morgan, who had been hunting with his father on one or two occasions and had helped the guides with

the meals, knew how to prepare one or two things; and Anderson, being a hotel-keeper, had a rudimentary idea of cooking. They created, therefore, a wonderful meal, which to their unprejudiced minds was the best thing of its kind they had ever eaten. The fire roared in the dining-room fireplace. The meat and the vegetables and the incredible gravy sat in the utensils in which they had been cooked. The coffee-pot nestled steaming against the andirons. No count was kept of the times one or the other of them rose from the table and, carrying a skillet by the handle enswathed in his handkerchief, joyfully replenished the plates. And when at length they moved back their chairs, and surveyed the havoc they had made, they felt wondrously content.

"Mr. Morgan," said Anderson, at length, through the clouds of smoke from his pipe, "you are a city man and a little more versed in the ways of business than I am, so I want to ask you a question."

Morgan did not feel that that description of him was very accurate, but nevertheless he said he would do his best to answer the question.

"Well, you see," went on the other, "it's about this cypress business."

"What's happened now?" asked Morgan, quietly.

"Why, I'll be blowed if they haven't got out another issue of bonds."

"Another issue?"

"Well, I don't know as you could say it was another issue either. It seems to be a kind of substitute."

"I don't understand you."

"It's like this. All of us, you see, have got first-mortgage bonds bearing six per cent."

"Yes. You told me that."

"And now the company sends out this circular saying that they haven't quite enough money to start cutting the timber in the proper manner and it is to the interest of all the bond-holders to coöperate with the company in its endeavor to obtain more funds in order that the cutting may be started at the earliest possible moment. I almost have the words by heart, I read it so often."

"It sounds like a circular to bond-holders," observed Morgan, whose mail had been full of such things.

"And the method they propose to get the money by is this: they are going to issue second-mortgage

bonds paying *eight per cent.*, secured by the plant and improvements."

"Which don't exist."

"But they will. These fellows have got too much money in the venture to draw back now."

"Perhaps so. Go on."

"Well, they offer to exchange second-mortgage bonds bearing eight per cent. for our first-mortgage bonds, bearing only six per cent., you understand, *without any additional cost.* Now that certainly seems liberal."

"Why do they wish to do that?"

"Their idea is to have the first-mortgage bonds which, they say, are gilt-edged security, and as good as bank notes *anywhere*, in reserve, so that they may realize on them quickly in case of need. They say they will probably not have to use more than a quarter of the issue this way."

"Probably?" asked Morgan.

"Yes. And they will not sell the second-mortgage bonds. They are only given in exchange. It seems like a good opportunity for me to get eight per cent. on my money. What do you think?"

Morgan moved his chair over to the fire.

"Well, I don't know," he said, cautiously. "My

father used to say that money was not worth eight per cent. If any one has good security, he can get all the money he wants for six per cent."

"Then you wouldn't exchange?"

"*I* wouldn't."

He was silent for some time. He wondered what made the backers of the cypress deal, instead of starting to cut timber with the forty thousand dollars they were supposed to have, descend instead to manipulation of their bond issues. He felt that his father, if alive, could have put his finger on the probable reason. But, following the line of reasoning he knew his father would have adopted, it was evident to him that there was something crooked in the cypress transaction somewhere.

CHAPTER XII

ON the following morning, Morgan Holt, awakening in his chintz-curtained bedroom at Miss Torrey's, had a new experience in life, that is, his first participation in a real Sunday morning—a morning when one could lie in bed and not be compelled to tumble out hastily, dress, bathe, and shave with his eye on his watch, eat breakfast in just about five minutes less time than he would like to have had, and hurry down the street on a dog-trot in order not to be late. This morning he tasted of the luxurious delight of lying abed, comfortable, unhurried, contented, watching the sunshine pouring in his window and the robin hopping companionably on the window sill.

Morgan's room was neater than a new pin. The scarf on the bureau was stiffly snow-white and set with its edge precisely parallel with the edge of the bureau. The quaint rag rug that reinforced the carpet before the bureau was also set parallel with the bureau. Morgan knew these things because

when he, unconsciously, with his profane hands or feet, deranged them, he would find a note from Miss Torrey on his pincushion in the evening calling his attention, in hurt surprise, to his misdemeanor. On a little table beside the bureau was a newspaper covering, neatly scalloped, on which, and on no other object, the lamp was supposed to rest. Putting it on the bureau scarf brought forth a very long note indeed. The chintz curtains that draped the windows were very prim. Beside them were two permanent inscriptions. One said: "Please put curtains over a chair when the window is open." The message of the other was: "Lower the shades when dressing." As this last was in the room when he came into it, he felt that it was meant as a preventative.

It seemed to Morgan that the whole house was annotated. The rubrics in the bath room called attention to the fact that a certain little brush was meant for purifying the bath-tub after use and should be returned to its place when it had served its purpose; that certain soap was to be used for bathing and certain other at the washstand only; care was to be taken not to splash water on the piece of starched linen that was hung up to keep water from being splashed on the wall; and so

forth indefinitely—a new by-law springing into existence every day.

All these things were a great joy to Morgan and he obeyed the rules implicitly—when he was not in a hurry—— But one lapse ended all the good of many days of observance in Miss Torrey's eyes, so that he was constantly compelling the little lady to make things more and more Morgan-proof.

When the clock down-stairs struck eight, he got up. He had had a good night's rest. At ten o'clock the night before, Alexander Berry had awakened—cheerful, his temperature normal (as Morgan had ascertained by the clinical thermometer he had purchased at the village drug store) and very hungry. They gave him the chicken broth Mrs. Rupert had brought him, prevented him forcibly from going into a dissertation on how to get a crop of strawberries the first year, and put him back to sleep again. As Anderson announced his intention of staying all night and there did not appear to be bedclothes enough to make it advisable for them both to stay, Morgan had come home, doubtless shocking Miss Torrey dreadfully by the lateness of his returning, that lady, in common with the rest of the village, being very much asleep by nine o'clock.

Miss Torrey was as exceedingly prim and exact in her own appearance as was her house. Nothing was left to chance. Her thin gray hair was brushed taut and flat across her high aristocratic forehead. She wore a white lace shawl over her thin shoulders, pinned everlastingly flat in its place. An old-fashioned black brooch caught the points of it. Her dress was always black, with no tucks or plaits. Her thin lips met in a straight line that a portrait painter might have drawn with the aid of a straight-edge. She talked all the time, freeing to the air all the random thoughts that generated in her active little head. She was sensitive as a child and was hurt to the very quick if any one disagreed with her, or seemed to disregard her.

"I should have preferred to have you send me word if you were going to be late last night," she said to Morgan when he came down to breakfast—not that it would have been information to her, as she had discovered, as she discovered everything that went on in the village, just where he was and why. "Of course, I wouldn't be unreasonable. I always endeavor not to be unreasonable. But just a word would have been sufficient. You needn't have come all the way here. You could have come to the other

end of the village and telephoned from the mill. And poor Mr. Berry, how is he? I know he must be better, though, or you wouldn't have come home. I left the door on the latch for you, and I was distressed —for fear, you know —— They say every one in Prince Charles is honest, but I don't trust them. Not I. Poor Mr. Berry. Such poor health. If he could only get away from this climate. That's what I say. If he could only get away. Don't you think so, James? He's ill so much. What do you think?"

There always came a point in the good little lady's monologue when she ran out of breath, or feared every one had forgotten she was still talking. Then she would pause to see if any one would answer her question. Her brother looked up from the paper beside his plate.

"Yes, yes," he said, vaguely.

"Has he consumption?" Morgan asked.

"Yes. Far gone," returned the doctor. "Try to get him to go out to his brother's in Arizona. But it seems he'd rather die here than live anywhere else."

"Now isn't that pathetic?" pattered Miss Torrey. "Rather die here than live anywhere else. But

that's the way of the world. Home, you know. I couldn't live anywhere else. James couldn't, I know. Could you, James? I know he just couldn't——"

"That's nonsense, Cordelia," put in the doctor, unfeelingly, answering a question in the middle of her speech. "I could live somewhere else, and what's more, I think I will live somewhere else, if all this talk about bonds and high finance doesn't soon let up. Man last night, throat so bad he couldn't speak above a whisper, talked to me half an hour about second-mortgage bonds. Everybody is going to get rich. If things don't calm down soon, Mr. Morgan, I think I shall have to have printed on my letter-heads that conversation about cypress trees will be charged for at regular rates by the hour."

"Was the man going to exchange his bonds?"

"Going to! He did it by return mail. All he was worrying about was whether the company had not made a mistake and would rescind the offer."

Morgan was interested.

"Many like that?" he asked.

"Many. Scores of them. This community is so calmly trustful and optimistic that it's a positive

fault. They will have to answer for it on the Judgment Day. They believe whatever you tell 'em."

Miss Torrey sighed.

"That's what I've always said. No judgment, you know. Flighty. Poor people. What will become of them? And the worst of it is," she said, lowering her voice to a confidential whisper, "they haven't the money to lose. No, indeed. So trustful. Just as brother James says, it's a positive fault. But I'd hate to think they would have to answer for it on the Judgment Day. You didn't really mean that, did you, James? No, I think that was just your joke."

But whether or not their trustfulness was a fault answerable on the day when the last trumpet is blown, Morgan felt sure, from his short observation and the stories he heard, that it was just the sort of community to bring joy to the heart of any set of men bent on speculation. Whether the gentlemen up North who had joined with Mr. Rupert in the exploitation of the timber were the sort of men who were desirous of mulcting the people who had purchased bonds or not, he did not know, but he felt assured of the fact that if they were, there was nothing in the world to prevent them from succeeding.

THE MILLIONAIRE

The community of Prince Charles had grown up under unusual conditions. Lying on a piece of level ground between Chesapeake Bay on the one side and the cypress swamp on the other, it was cut off from natural communication with the rest of the world. The people in the town did not hear of the battle of Lexington until nearly seventeen-seventy-seven. During the colonial days, it was a thriving, prosperous place, but their only news came when the schooner from Baltimore stopped there every second month bringing provisions and taking away flour and corn-meal from the mill, and beeves and hams and bacons from the farmers.

Nearly a hundred years before the battle of Lexington, during the declining days of the reign of King James the Second, when the advent of William and Mary seemed inevitable, a certain band of Royalists, who, as young men, had supported the cause of Charles the Martyr (as they called him) and saw in James the end of the house of Stuart, decided that they were too old to longer fight for the lost cause, and that all they wished was to end their days in peace and tranquillity far away from the strife that had occupied them all their lives. So they prevailed on the second James, in return for their years of

loyalty, to mark on the map of Virginia a strip of land fifteen miles wide extending from the Chesapeake Bay to the Pacific Ocean, which, with fine generosity, he granted to them *in perpetuity*.

They were able to use, however, only about fifty square miles, which was the land embraced between the bay and the swamp and the high hills to the north. This kept them safe from the Indians and out of touch with the other colonists, and they grew up after their own fashion. They married the daughters of their neighbors and in the course of a hundred years called every second person they met on the road cousin. They knew the intimate affairs of every one else and loaned money on the security of a man's word. They were never poor, and the accumulation of money never seemed important enough to them to be worth bargaining with a neighbor for.

When the Civil War closed, they were still almost prosperous, and twenty of the prominent men, then young, in order to conserve their resources and encourage thrift among the farmers, had established a purely philanthropic savings bank. It was open one day a week, and the directors took their turns at being tellers on that day. No money was made at all in this venture, nor intended to be. They paid

four per cent. interest on savings, and loaned money out in mortgages on places where it would do most good.

The bank of which Mr. Rupert was cashier was the continuance of this same institution. The twenty men were now old men. Vacancies by death had been filled by their electing their own contemporaries, as they hesitated to take a younger man into the organization which had so many traditions of their own youth. But they were unable to take their turns and transact now the great volume of business at the bank, which continued every day in the week. They therefore had made cashier this young man who, appearing one summer from New England, had made a wonderful impression on every one by his pleasing manners and evident knowledge of the world. He was considered a great catch, and old Mr. Dercum, who at last succeeded in getting his daughter to marry him, was widely congratulated on his good fortune. This was another instance of the trustfulness of every one, for the bank was now run to suit the pleasure of Joseph Rupert, who was the idol of all the bank directors. And when, furthermore, he had come forward with his bond issue, they had invested in it what little money he would permit

them to and were anxious for more. But he was firm about wishing the bonds to be sold to the farmers, for very definite reasons of his own.

Part of this is history and part of it is gossip. The only way Morgan had any chance of knowing it was, of course, through the conversation of the people about him, who would rather talk Prince Charles and its history, past, present and future, than anything else they knew of. What he wished to know, however, that they did not tell him, was the nature of the business of the gentleman who came to see Mr. Rupert on Saturday night. His little investigation into the topography of the swamp and his discovery that the water apparently could be drained had given him a hand in the game, and he was curious to know what was going on. However, when he arrived at the bank on Monday morning, Mr. Peters informed him that the man had not come at all, but had telephoned that he would come in a day or two.

He came that very night. Morgan saw him get off the mail stage—a small man wearing an overwhelmingly large derby hat. No one seemed to be on hand to meet him, so he stepped into the post-office out of the wind to wait. Morgan himself

waited in the post-office until the mail for the bank had been sorted out of the bag that the stage brought. This was handed over to him, and he went out, leaving the newcomer still standing in front of the writing desk, reading a poster of the recruiting service urging young men to join the navy. Ordinarily, Morgan went right to Mr. Rupert's house with the mail, but to-night there was a letter for Mr. Peters, and he stepped over to the bank to leave it so that the little gentleman would be sure to see it in the morning. It seemed to be the advertisement of a new cold cure, which would be a great delight to him. The young man also discovered one he had overlooked, a letter to himself from Madeleine. As Mr. Rupert did not examine the mail until after dinner, it was not necessary to hurry with it, so he sat down at his little desk in the corner of the banking room next to Mr. Rupert's office and opened his letter. So interested was he in it that he did not discover until he had finished it that Mr. Rupert, in company with the stranger, had entered the bank and was in his office.

He perceived that it was time for him to leave. He turned down the light and blew it out, but in endeavoring to gather up the bundle of letters, his

hand struck against them in the semi-darkness and knocked them all off the desk on the floor. Had it not been for that, he would have been able to leave the bank before the two men began to talk. As it was, he had to get down on his hands and knees and in the little light that came through the transom of Mr. Rupert's office, collect the mail. While he was down on the floor he heard Mr. Rupert say:

"I had your care-free letter. In your usually lucid manner you leave me in doubt as to whether you were simply writing me a letter to assure me of your good health, or whether you were really discussing some business."

"You will understand," answered the little man, "that in transactions of this nature, it does not do to put too much down on the paper. I simply hinted, for your information, at the turn affairs had taken."

"Will you be so good then, while you are here, as to translate your letter? In fact, I suggest that in the future you *bring* them instead of sending them, so I shall know what you are endeavoring to say."

The man appeared to be unruffled.

"Well," he said easily, "I will tell you."

"If you please."

Morgan had now collected the letters, but he realized that it was too late to go. Mr. Rupert had not seen the light in the corner of the banking-room, or he would have been in immediately to request his assistant's absence. If Morgan left now, the cashier would hear him and there would be an embarrassing scene, for the young man had heard a little more than he should. So he sat still at his desk with the pile of letters on his knees. The newcomer said:

"As you know, we brought a lumberman down here in August. We went all over the place in a boat and scaled the timber. At the same time we took soundings. As you remember, we were three days at it. This old fellow had been cutting cypress in the swamps in North Carolina. It was his idea to make us an offer of a royalty on the timber he cut and take the whole operation on his own responsibility. He seemed rather disappointed when he saw the place, lying so low down below the banks that it would be impossible to drain it and very difficult to get the logs up to the level ground. And, after he figured the thing out pro and con, he said he wouldn't undertake the thing under any circumstances."

"That much I gathered from your letter."

"Well, if he can't cut the timber with a profit, how can we?"

"How do you *know* he can't? I suppose because he said so. That would naturally make it true."

"I saw his figures," returned the other, on whom Mr. Rupert's sarcasm seemed to have no effect. "Saw his figures for constructing the water-tight dams, pumping, cutting, logging and transporting to a market. We have had every opportunity for checking these up. I have brought them to you for your consideration."

For five or ten minutes they discussed a multiplicity of figures which, since he could not see the papers they were referring to, had no meaning whatever to Morgan, still sitting at the desk, afraid to move for fear of making a noise.

"In other words," exclaimed the visitor, at length, "we might just as well have sold bonds on this cow-pasture out here."

"Or Chesapeake Bay, or the blue sky. What difference does it make?"

"We've got to make good," observed the other. "You can't cut cypress off a cow-pasture or Chesapeake Bay."

"Now, Mr. Twining, listen to me," said Rupert, in the tone of some one addressing a child. "You and Mr. Murchison and I each put five thousand dollars in this deal, making fifteen thousand dollars in all, with which we bought the land. We had the extreme good fortune to sell bonds on it for forty thousand dollars, netting us a profit of twenty-five thousand dollars."

"I am aware of that."

"Now when I discovered from your lumberman in August that there was a doubt as to the value of this timber, I suggested the idea of exchanging the second-mortgage bonds for the first-mortgage bonds, new lamps for old, just like Aladdin," he said, lightly. "Now that will accomplish this: When we have got back all these beautiful first bonds *secured by the real estate* in exchange for the second bonds *secured by nothing*, we have no indebtedness and our profit is clear."

"Yes, but you know you have to live in this community, after you have done that," said the other.

"I am coming to that," went on the cashier. "Six months from now the holders of these second-mortgage bonds, in their infinite wisdom, will begin to see that they have invested unadvisedly. In a

year, when they discover, as they will discover (you can't conceal anything from these adroit people) that no work is being done, we can, by a little close work, buy them all in at half price. I've seen it done before."

"Yes," cried the little man, beginning to be interested, "go on."

"This will take twenty thousand dollars of the twenty-five we have made, giving us five thousand dollars still clear. And in addition to that we have the land, which hasn't cost us a penny."

"I follow you so far."

"Well, your lumberman himself offered me twenty-five thousand dollars for the land. We will accept that offer if we don't get a better in the meanwhile, and that will make a clear profit of thirty thousand dollars—ten thousand apiece. And the use of the forty thousand dollars will make up for the interest we will have paid on the bonds."

There was a scraping of chair legs as the little man stood up.

"Shake hands," he said.

There was no indication that Rupert availed himself of this offer.

"This will not be a tremendous fortune in any

sense of the word," he went on evenly, "but in this community, a man with ten thousand dollars *and* a little cerebral development, which the people here," he observed in his bland contempt for the rest of the world, "do not possess, could be a rich man in a few years. Is there anything else we want to talk about?"

"I think not."

"Then I will put out the light, if you will step out into the lobby so as not to be lost in outer darkness."

He extinguished the light, opened the front door, and slammed it hard. The building echoed from the concussion and was silent again.

Morgan picked up his bundle of mail.

CHAPTER XIII

MADELEINE'S letter read in part as follows:

"MORGAN, MY BOY:

"How fares my soldier of fortune? Our old friend Ben Franklin, in his historic invasion of Philadelphia with an extra suit of clothes in one pocket and a dozen rolls in the other, can't be spoken of in the same breath with you and your entry into this Prince Charles place. I suppose said town of P. C. is such a primeval town that the appearance of a gentleman attired merely in trousers and shirt passed without comment, this costume in the morning being considered perfectly *au fait.* I regret sometimes that I encouraged you to undertake this try-out in such a barbarous place. Have your manners disappeared entirely? *Do* you eat with your knife solely? I know you won't know the use of studs and buttons when you come back. The men are wearing a new kind of collar now. Very dégagé. Vurry.

"This is the very latest gossip. It is rumored on splendid authority that Morgan Holt, who will *spend the winter in the Tyrol,* is not the rightful heir of the Holt millions, and for that reason will remain in seclusion instead of entering society, as would be natural during the first year he had come into his own. I have had many sweet letters of condolence

from dear friends touching on this matter. Aren't we glad this is not true? It is horrible to be poor.

* * * * * *

"Good-bye, dear boy. Don't marry this other woman until you have given me a fair chance.

"Yours always,

"MADELEINE."

"I wonder," observed Morgan to himself, "what the new kind of collar is like. Exciting things certainly do happen in New York."

He filed the letter away in his bureau drawer together with the very small wardrobe he had purchased. The suit Mr. Rupert had given him was also filed away, and for general use he wore a ten dollar corduroy suit which was the joy of his heart.

On the morning following the conversation with Mr. Rupert and his visitor from the North, Morgan got up an hour earlier than usual so that he might walk over to Alexander Berry's to see how he was getting on. It was a bright, cold autumn morning. The sharp wind made him tingle all over. He slammed the iron gate, which clanged musically in the frosty air, and struck out down the street with long, brisk strides. Happiness is a thing which ebbs and flows so easily in one's life that it took but a

patch of sunshine and a bluster of cold air to make beautiful and serene the same world that a day or so before had been shrouded in the gloom of Erebus.

As he approached the post-office the mail-stage stood at the rail before it, ready to start on its morning trip to the station. Behind him came the clup, clup of a horse's hoofs on the hard macadam. He turned, and there was Mrs. Rupert driving the little man with the large derby hat who had come to visit Mr. Rupert the night before. She called to him and he turned back to greet her. She introduced the little man, who was just getting out of the break cart. The man looked at him hard.

"Saw you in the post-office last night," he said. "Great resemblance to a millionaire fellow I saw at a tennis tournament in New York. First name same as your last name, too, by the way."

"Who was that?" asked Morgan politely.

"Morgan Holt," returned the other smiling. "Certainly you've heard of him."

"Very, very rich?" the young man asked.

"No, twenty or thirty millions. Only just comfortably fixed for New York purposes. I half believe you're the very man," he said, looking at his companion.

That individual smiled.

"I am. You've guessed right. Let's carry out the illusion by your lending me, say, a hundred dollars, payable in New York."

This was the sort of humor the visitor could appreciate. He laughed loudly.

"No," he returned heartily, "I see my mistake now. You don't even *look* like Morgan Holt."

"Your stage is about to start," said Mrs. Rupert.

The man shook hands with them both, bundled himself up in the many blankets on the back seat of the stage, and flourishing his large hat in adieu, was driven leisurely off, the reins wrapped around the whip while the stage driver lighted his corn-cob pipe in anticipation of a long journey.

"I am always asking you," said Mrs. Rupert, "where you are going."

"And I am always saying—to Alexander Berry's."

She drew back the blankets that covered the seat beside her.

"How about asking me to go with you?"

"Fine! Will you go with me?"

"I will indeed."

"Very good. Shall we—ride or walk?"

"Oh, let's ride."

He smiled and stepped up into the cart beside her.

"You haven't had breakfast," he said accusingly.

She laughed.

"Oh, come now, no such airs of superiority. I had breakfast at quarter of seven."

"Which beats me by fifteen minutes. And to further shame you, I might say I breakfast *every* morning at that time."

"But Mr. Rupert——"

"Oh," she said smiling, "quarter to nine, or thereabouts. He sits up until all hours of the night, I think. Isn't this a wonderful morning?" she broke off abruptly.

"Indeed it is. It is seldom that I have an opportunity to see it at this time."

She glanced at him quickly.

"What time do you have to be at the bank?" she asked, presently, with a fixed purpose.

"About quarter past eight."

"And what time is it now?"

He took out his watch with the monogram "M. H." on it.

"It is seven-thirty, now."

She did not hear him.

"What a beautiful watch. May I see it?"

He passed it to her. She looked at the monogram.

"The strange thing about monograms," she observed idly, as she handed it back, "is that either letter can come first."

"Yes," he said, "that is the strange thing about them."

They drove on in silence for a while.

"Of course," she began presently, "all women have an insatiable curiosity."

"Which isn't always insatiable."

"What do you mean?" she asked.

"They have a genius for finding out."

"That was just what I was coming to."

He smiled, but said nothing. She looked at him keenly and began to laugh.

"The name Henry,—do you like it?" she demanded.

"Not at all. But," he added with entirely unexpected frankness, "it was the best I could do on the spur of the moment."

She caught her breath. Then she laughed again.

"How much time did you have?" she asked.

"A second or two. Your husband saw the initials and then asked me my name."

"And you did not want to tell him it was——" She paused.

"Go on," he said calmly.

"Well, Morgan Holt."

She said it in a low tone as though she feared some one might hear it, and when she said it they were both surprised at the sound of it.

"Exactly," he replied in a moment.

"Why do you tell me?"

"I didn't. But you have been putting two and two together all along, and when this little fellow unveiled the king pin just now, it was apparent that further concealment would be an insult to your intelligence."

"Thank you," she said.

"The reason I'm here," he went on without hesitation, "is because I want to marry a girl. This girl says I am a mere idle rich person. If I earn my living for a year she will marry me."

"And hence," she observed, "your presence here."

"And hence my presence here."

She turned in the roadway to Alexander's place.

"I need not tell you," she said, "that this fact is as safe with me as with yourself—if you wish it."

"I do wish it," he replied. "Otherwise I should have to make a fresh start somewhere else."

"And my scheme for Lenore," she said sighing, "is all off."

"Apparently."

Alexander was coming down his porch steps. She began to laugh and held out her hand to him over the reins.

"Mr. Holt," she remarked, "it has been a pleasure to have met you."

"Why not Morgan?"

"Morgan, then."

CHAPTER XIV

CHRISTMAS EVE at Prince Charles. The snow fell silently and softly in the twilight. Lights from the house windows threw warm spots of color on the snow-covered lawns. The palings of the fences had each accumulated a little spire of snow. On the door-steps were accurate white mats, perfectly level and rounded carefully at the edges; which people, emerging from their houses with brooms, unappreciatively swept off. Thereupon, pleased with the beginning, they would continue the process briskly down the path to the sidewalk, making a nice dry walk to the house, and returning, with much stamping of feet, disappear within, filled with the consciousness of duty well done. And almost before their doors had closed, the snow, patiently falling, began to manufacture more mats, very thin at first, but growing whiter and whiter until there was no sign that the sweeping had been done. Here and there along the street sounded a pleasant knocking as some careful householder, with

a brush, swept off the window sill, previous to closing the shutters. And in the distance somewhere, behind the falling flakes that dropped on your hair and in your eyes, you could hear the faint muffled sound, the gentle tintinabulation that betokened the approach—exciting event—of the first sleigh.

It was a very homely scene, but it was something hitherto beyond the ken of Morgan Holt. He had never watched the snow in the growing dusk except through the plate glass of a hurrying limousine, or with his nose pressed against the window of his room watching the men shoveling it off, dirty and unpleasant, as fast as it fell. He had never before helped the grocer's boy carry home a barrel of holly through the streets, snow over his shoes, snow on his coat, snow on his hat, snow on his eyebrows, and the great awkward barrel whiter than if it had come from the miller's. He had never realized that Christmas was anything but a hollow function at which he had received presents he could have had at any other time of the year had he wanted them, and on which his father and he had made up a list of which relatives could be sent gold pieces and which had to be bought things. The day after Christmas had always been the pleasant time for him, for then

all the work was over. He had never before known that there was any pleasure in decorating the house for Christmas. His father's house had been dressed every year the day before by a florist and an electrician with the help of a gang of men. The place was strewn all day long with smilax and holly and mistletoe and the débris therefrom, and men entered with step-ladders and boards wherever you happened to be, and began to take down pictures and hang festoons.

But this time he was as excited as he could be. He had heard Miss Torrey say that she wished holly and mistletoe, and on the trip he had made to Norfolk over the previous Saturday and Sunday, he had discovered quantities of both for sale on the street and had brought back a barrel filled with it on the boat. This he had stored at the grocer's until the proper time, so that it would be an absolute surprise to Miss Torrey, who had nothing with which to decorate the house except some holly wreaths (of which very few came to Prince Charles) and some pine branches which she had a boy cut for her in the woods. When they arrived at the house Morgan left the grocer's boy outside to guard the barrel, and opening the front door, burst into the hall.

"Oh, Miss Torrey," he called to the house in general.

There was a silence, and then a gentle and decorous patter of feet on the floor above. Miss Torrey descended the stair.

"Did some one call me? Oh, Mr. Morgan, I didn't recognize you in the half-light. Now I know just what you are going to say. Indeed I do. And I am just as sorry as I can be. But yesterday was such a poor drying day. We just couldn't dry the towels at all. Simply couldn't. So I gave you only one. I said to James, 'I know Mr. Morgan won't like it, but I simply cannot help it.'"

The young man laughed out loud.

"Why worry about towels? I have a present for you."

"A present! A Christmas present? You can give it to me now, but I couldn't look at it until to-morrow. Not one peep. I know lots of people do it, but not I. Christmas is Christmas, I say, and I just wouldn't think of opening things one minute before time. It takes away all the pleasure."

"But this is a Christmas-eve present."

"A Christmas-eve present? I never heard of such a thing. But I suppose there *are* such things.

Where is it? I'm so curious to see. Just like a schoolgirl. I can't wait another minute."

"It's outside in a barrel."

"In a barrel? Then it ought to be brought round to the kitchen. And if the snow could be brushed off. I know you'll think I'm very particular, but it *tracks* so. James says I'm an old maid. And I say that's a title that cannot be earned in a day. That's my little joke."

She followed him to the door, still talking, and held it open a few inches to say several last sentences, while he and the boy lifted the barrel and started round the house. When they disappeared round the corner she had not even come to a semicolon. Then, finding they were indeed gone she hastened with little short steps to the kitchen and had innumerable papers spread all over the floor to protect it from various dreaded kinds of dirt, and was ready when they entered the rear door to take up the thread of her discourse—if it had a thread—just where she had left off.

She hovered around them like a tittering little bird, progressing with tireless tongue from parenthesis to parenthesis with the utmost cheerfulness, asking them a hundred questions which she an-

swered before they had an opportunity to open their mouths; admiring one piece of holly and then rushing around to select another more ravishing, tears of excitement in her bright eyes, her thin arms filled with green leaves and scarlet berries. Morgan's heart warmed within him to see the little lady so happy.

It was a strange pair of people who started in then to decorate the house, uncongenial to the last degree, yet united by their singleness of purpose. For once they were in accord. Miss Torrey appealed to him for his advice before placing a single branch, and, while she never waited to hear what that advice was, experienced all the comfort that might have come from finding that he agreed with her in her decision, and, although he could not perceive any beauty in the prim and upright method she had of arranging the branches, yet he conceded that the exactitude of their disposition might be symbolical of conscientiousness and rectitude of action, which could be said to be the inner and deeper meaning of Christmas.

And when Dr. Torrey came in and saw the little branches of holly sitting up erectly at the mathematical center of each picture, and the little dabs of

FOR ONCE THEY WERE IN ACCORD

alternate holly and mistletoe, carefully selected for size, ranged in a row on the mantelpiece, as though they had just been put there so as to be convenient when needed, and the vases and water pitcher and odd bits of china filled with stiff holly and mistletoe bouquets, he laughed; but he was pleased nevertheless.

"Old Alexander Berry," he said as he sat down to the dinner table, "is in a bad way again." Every one lately had begun to speak of him as "Old Alexander Berry."

"What are you going to do about him?" asked Morgan.

"Every time I see him I am going to advise him to go out to Arizona and live with his brother, but I can't pick him up bodily and send him there by freight. Until he does go, there is no help for him. Tuberculosis thrives in this locality."

"But how about his farm?"

"He has no equity on his farm. The mortgage and accrued taxes have accumulated so, and the land has depreciated to such an extent that there is hardly enough there to satisfy the indebtedness. But what are you going to do with a man like Berry? He won't let go of the farm unless he gets

a hundred and fifty dollars out of it. While there are lots of people who might join together to give him enough money to go west on, nobody is going to let go of a hundred and fifty dollars for that incumbered real estate."

"Why doesn't the holder of the mortgage foreclose? That would force him to go."

"It would break the old man's heart. But staying here is plain suicide. I should not be surprised if he did not live to see the New Year."

"Then he isn't strong enough to go now anyway?"

"Excitement would buoy him up. He would reach his brother's feeling like a two year old, and in the course of a month he would forget that he had ever been sick."

Morgan could not get Alexander out of his mind for the rest of the evening. The idea that any one in the world could die when something might be done to help was incomprehensible to him. Dr. Torrey had said that people would undoubtedly have subscribed sufficient money to send the sick man west, but would not subscribe to buy the farm. One they regarded as charity, and the other was business. In the one case they would be giving their

money to a good cause, in the other they would simply be making a bad bargain. It made no difference that the result obtained was the same. Morgan had found that same complexity of ideas everywhere since he had come closer in touch with the world. He found people offsetting the big, the human motives of life, which are necessarily ideal, with a host of practical virtues, such as economy, thrift and common sense. The Biblical obligation of the man with two coats to give his neighbor one was held to be binding, perhaps, on the man with ten coats. It had been found that in many cases it was either the man's own fault he had no coat, or else he did not take care of the coat given him after he had it.

Morgan was not looking on the question as a matter of conscience, or of morals, or of duty, but as a condition of mind. The person having the two coats and seeing the other fellow with none might be very desirous of giving him one of them. But after sober second thought he would come to the conclusion that perhaps it would be encouraging idleness, and thus would persuade himself against doing the thing he wanted to do most.

He had seen that same quality of mind and won-

dered at it in the case of an old farmer, one of the depositors in the bank. The man had owned a very fine farm about five miles out of Prince Charles which he had bought when a young man for five hundred dollars. By energy and good judgment and hard work he had increased the fertility of the ground until it produced the best crops the country round. When the new turnpike was run directly by his farm, a rich woman, a Mrs. Berry Brown, of New York, offered ten thousand dollars for it. His first thought then must have been that, having spent his whole manhood on that farm, it would be impossible for him to live anywhere else. But the idea of at last giving up hard work and of having such a large sum of money, and his thrifty eagerness to avail himself of the "good offer," were too much for him, and he sold the farm. He built a house in Prince Charles, and could be seen daily walking about, idle and disconsolate. When he had died a few weeks before, it was evident that it was for nothing else but regret and loneliness. Yet every one had applauded his good fortune.

Morgan went over these things in his mind because he wished to be certain that what he was about to do was right. His own mind, whether

from his secluded life, or naturally, was surprisingly direct, like a child's. The Quixotic appearance of a thing made no difference to him if he felt it was right. He would not have made this strange compact to earn his living for a year, if he had not seen with positive clearness that it was a very probable solution of his problem. He thought over the question during the course of a long walk in the snow, and when he returned he had decided that his ideas about things were best.

In the morning, therefore, he counted over what was left of the money he had brought with him, and setting out immediately after breakfast, bought Alexander Berry's farm for a hundred and fifty dollars.

CHAPTER XV

ON the twenty-seventh day of December, after the deed had been signed and recorded, and a new mortgage, equal in amount to the old mortgage and the accrued interest, had been written, old Alexander, very weak and thin, but with bright eyes and little red spots in his cheeks, was bundled, together with his old-fashioned round top trunk, in the Ruperts' automobile and whisked over to the railroad station, where he bade farewell forever, and with no regret at the time, to Prince Charles.

That morning Mr. Rupert summoned Morgan into his private office.

"Morgan," he said genially, "I find that you are the most perfect example of fairy godmother, passing lightly through life distributing wealth and happiness on both sides of you. You have just sent poor, dear Alexander Berry away out west, where, for the rest of his life, he won't have a care in the world, except to get up at three in the morning and help his brother brand cows until eight at night. And how the poor overworked man will thrive on it!"

"Yes, I think it will be better for him," returned Morgan, with a faint smile.

"But what I want to know is," pursued the other, "*have you any more money?* Because if you have, my house needs painting, and I need a new macadam driveway to the stable. There are two excellent chances for you to give it away."

"I'm afraid your application is too late," returned the young man, laughing. "Funds are all exhausted. Only five dollars and seventy-five cents left now."

The other held out his hand.

"Give it to me before you give it to some one else.

"Let me see," pursued Mr. Rupert, "old Alexander had fifty acres, mostly inaccessible woodland and swamp land. He said, at one time, it was worth a hundred dollars an acre, but after a while he agreed with the rest of the community that it was worth only about forty. What are you going to do with all this estate?"

"I don't know," returned Morgan, frankly.

"Well, remember," said Mr. Rupert, "if you ever want to give away more money, I'm always here."

The young man promised to remember, and went away very much amused at his employer's conde-

scension. Mr. Rupert would probably not have treated him so pleasantly had he known that Morgan had, without intending to do so, been hampering very considerably the cashier's bond exchanging scheme. John Anderson had taken the former's advice on the subject at its face value, and flatly refused to part with the bond he had originally bought; and in justifying himself for this course to others had mentioned Morgan's name, as a person of great business sagacity, explaining that the banker's assistant thought the second mortgage was a bad investment. The other accepted Anderson's appraisment of Morgan without question. It was evident that he must be a person of unusual qualities, and with more resources than simply his position at the bank. His open-handed generosity proved that. And his quiet manner stimulated their imagination as to his mental qualities, and made it probable that he might be concealing his real importance. He, therefore, was astonished frequently to find his advice asked on the question of the bonds, sometimes by total strangers. In replying to them he never advised them to adopt any course. He simply stated his view of the situation and explained the reasons he had for holding that view. But the

noticeable thing about it was, that none of the men to whom he talked exchanged their bonds.

Morgan was rather entertained at the idea that he should suddenly have established a reputation as a sage. He did nothing at all to encourage it, because it was a responsible position, which he did not feel competent to fill. However, the reputation grew in spite of him. If he explained, as he usually did, that what advice he gave was simply his own opinion (or his own guess, to be exact), and was worth only that much, it only heightened its value to the person who received it. His trip to Norfolk was greatly talked of and speculated upon. It became a fixed belief that he was intending to start some enterprise in Prince Charles; probably, as he had hinted lightly the first day he came to the town, to take a hand in the cypress transaction.

Morgan's trip to Norfolk had been taken after due consideration as the only way to settle the problems that puzzled him—problems arising from his accidental discovery of the inside workings of the cypress company, and from his conviction (which he had made a certainty) that the swamp could be drained. In his consideration of the subject, the name came to him of an old and successful lumber-

ing firm of Norfolk, into whose offices he and his father had gone once while on their trip South. He wrote them a letter, saying that, if they were interested in cypress, there was a certain situation he would like to talk over with them. An answer came by return mail asking him to come down whenever he could.

Morgan, following the receipt of this letter, had borrowed from the local carpenter and builder his long spirit-level, and a board that was very straight and had a true edge. With these, on the following Saturday afternoon, he had trudged off to the swamp, and set them down at a certain point on the top of the high ground surrounding it. He had noticed this point many times before, on account of the fact that, through the trees, now that the leaves had fallen, you could see a corner of the eaves and part of the shingle roof of Alexander Berry's house. At this point then, he had set up his improvised surveyor's level. To do this he had propped up the board on its edge by stones, and wedged under it with other small stones and handfuls of dirt, until when he placed the spirit-level upon it the little bubble stood precisely in the center of the glass. Thus assured that it was exactly level, he had lain flat down

on the ground and, squinting along it, found that it sighted a point on the roof of the house, just above the eaves, where a shingle had fallen off, leaving a light spot on its gray surface. Then looking along the board from the other end, he had sighted a point on the dead limb of a tree in the swamp, which tree, when he had located it, had turned out to be standing in water. Thereupon, in spite of the fact that it was December, he had stripped to his skin, plunged in, with a steel tape in his teeth, and scaling the tree, found that the water was just eighteen feet below the point on the dead limb.

The next step, after donning his clothes and gathering up his tools, had been to measure the distance from the roof of Alexander's house to the ground, set his homely level at that point on the ground, and sight a point on one of the pound-net poles that could be seen in the distance on the shore. When he calculated this, he had discovered that the total distance from high-water level to the point on the crest of the high ground surrounding the swamp was about thirty-six feet. These two results proved that his calculations with the aneroid barometer had been generally correct, and that the water in the swamp was eighteen feet above sea-level.

He had found the lumbering firm in Norfolk unusually interested in his information. None of them had remembered his former visit to the office, apparently. They had, of course, heard of the cypress at Prince Charles and the bond issue. Morgan had suggested that as Mr. Rupert's company did not know of the difference in levels and were therefore delaying their cutting of the cypress, the Norfolk concern should endeavor to get control of the land.

Morgan's facts had held their attention, and they had agreed that some one would have to go up quietly and look into the question. They had all expressed a doubt, however, as to the possibility of draining the swamp by cutting a channel through rocky ground to the bay, which was more than a mile distant. This had been a cruel damper to Morgan's enthusiasm, but he had urged them to send some one up anyway, which they had promised to do.

This man, the firm wrote Morgan, would arrive in Prince Charles the second week in January. As they did not wish it to be spread about that they were interfering in Rupert's deal, they asked him not to be surprised if their representative announced that he had come to sell a patent corn-husker. About

ten days before this time Morgan came upon his great idea!

He remembered the occasion for a long while afterward because of the extremely hurt and grieved note he received from Miss Torrey as a result of it. He could not explain to the good lady what a great benefit the whole thing might be to every one, so he was properly penitent, and promised never to do it again.

It happened in this way. He was drawing water for a bath one evening, and had laid his bath towel over the edge of the tub. When he turned off the water he did not notice that it touched the end of the towel, but went on stropping his razor and proceeded leisurely shaving. At the end of this rather protracted operation, he was surprised to find a great puddle of water on the floor. The towel had become thoroughly saturated from end to end, and had begun to drip water out on the floor; and after the accidental syphon thus formed had begun to work freely, the water ran out on the floor in a stream. Morgan did not take the towel from its position. Not at all. He stood petrified, gazing at it with the light of the new idea in his eyes. Syphon! That was the word.

The water ran down on the floor more freely. It soaked through the boards to the plaster below, and soaking through the plaster began to drip on the stove in the kitchen. And poor Miss Torrey, hearing these hissing sounds at regular intervals, supposed, of course, the hot water boiler was bursting, and was afraid to go in the room. After fruitless effort to investigate the situation through the keyhole, she borrowed a step-ladder from the next door neighbor, and, with some one to steady it on each side, climbed timidly but resolutely to the top of it, and peered through the kitchen window. One look was enough. It seemed as though she never would get to the bottom of that ladder. Never had the good little lady ascended those stairs so rapidly. Never had she pounded so loudly on the bath-room door. And then Morgan guiltily removed the towel and began to mop up the water.

It was not long after that he had perfected the whole scheme.

"The idea," he said to the man from Norfolk (named Perkins) when he arrived, "is to build a huge syphon from the swamp to the bay. Let me draw it." He took a piece of paper. "Here is the swamp. The bay here. The crest of the high ground here."

When he had finished his rough drawing he laid it before the other.

"Looks good enough to fool me," said the man, after a few moments of inspection. "Go ahead with your spiel."

"At the high point of the syphon," went on Morgan, "you have a pump. Between the pump and the bay, and below the level of the water in the swamp, is a valve. To start the syphon you close the valve, making an air-tight section of pipe all the way to the end of the pipe which is submerged in the swamp. You then start the pump and pump out all the air from the pipe. That sucks the water up from the swamp and fills the pipe down to the level of the valve. Your syphon is then ready to operate. You open the valve and the water continues to run out indefinitely."

The man looked at him admiringly.

"Well, what do you think of it?" demanded Morgan, at length.

"It listens glorious to me," asseverated Mr. Perkins, who spoke a sort of hybrid English. "I think our firm will take a hand in this proposition."

CHAPTER XVI

THE lumbering company did decide to take a hand in the cypress undertaking. They wanted cypress, and they sent Perkins back again with instructions to get control of the Prince Charles swamp if it took all winter. So Perkins came back with a model of his impossible corn-husker, and it is a compliment to his ability as a persuasive talker that in fits of absent-mindedness he several times almost made sales of the machine before he collected himself. Morgan wondered how he was ever going to get control of the swamp. But he did it very handily. First he discovered that, in order to sell the bonds to the farmers, Mr. Rupert had considered it advisable to put in a clause agreeing to redeem the bonds (which were to run for five years) at the end of three years if the holder so desired. This was unusual, but, in a farming community where money was apt to be scarce at almost any time, five years had seemed like a long while to tie up capital, and this opportunity to get it back sooner, if it might be necessary, had been very popular. This had been

part and parcel of Rupert's scheme to sell the entire issue to the farmers—who were easier to manage. The three years ran out in May.

That was all that was necessary for Perkins. He hired a spring wagon and a horse, and putting his corn-husker in the wagon, went on a long tour of the countryside, talking up his machine to all the farmers and finding out incidentally whether they owned any bonds and how many. They also told him who else owned bonds. At the end of the week he had located three-quarters of the bond issue. He was certain that the other quarter was owned in larger blocks by the more prosperous men, particularly the bank directors in Prince Charles. He found that, while a great many of the farmers were considering the question of exchanging their bonds, only a few of them had actually done so.

This accomplished, Perkins wrote to his firm for assistance and planned a great *coup* for the following Friday night. He arranged a monster mass-meeting for all the farmers and went about among them, frankly discarding his corn-husker, urging them to attend. It was held in Mrs. Berry Brown's great barn, Mrs. Brown (who was the only person in that part of the country to own a "show farm") being

very anxious to please the farmers. Little Perkins stood up, with bright shining eyes and bright shining bald head, in an appallingly obtrusive check suit, and made a most remarkable speech.

"Friends, Romans, countrymen," he said, with taking flippancy. "My first acquaintance with you was in rolling out a spiel about my corn-husker. Now I'm wise to the fact that that corn-husker won't husk corn; because I've tried it. I just brought that along to help us get acquainted. The thing I want is your Prince Charles Cypress Company bonds."

The assembly, who had individually been supplied with hot frankfurters, sandwiches and coffee, stopped eating in astonishment.

"And I'm going to get 'em. How do I know? Because I'm wise to the fact that all you old sports here know this one thing, if you don't know anything else, and that is that the Prince Charles Cypress Company may be a very fine company, but they don't *cut cypress*."

He looked triumphantly about him. There was a silence. Then some one Perkins had previously subsidized for the purpose began to applaud, and in three seconds the place was in an uproar.

"Now, I don't want to pull off any personal allu-

sions," went on the speaker, "but this second-mortgage bond issue looks like underhand work. The good old-fashioned gold brick game."

"What's *your* game?" cried some one in the rear of the barn.

"Now," thundered Perkins, exultantly, "*now* we're coming to it. My game is to cut cypress. And your game—your game is to *get* it cut. The whole community shrieks for it. The thing that you all want more than the bonds and the income from them is the boom that is going to come when the cypress is cut. I want to get control of the bond issue so that I can control the whole project."

"Who are you?" shouted some one, safely hidden.

"That's the question! Who am I? I represent the greatest lumbering firm in the United States. Our proposition to you is this: We offer you a hundred dollars apiece for the bonds, the bonds not to be delivered to us but sent by you by registered mail to a reputable national bank, which will send you a hundred dollars we will deposit there for the purpose. And if we do not start *cutting cypress by July first*, the bank is to return your bond and *you keep the money*."

They shouted for joy. Perkins instantly pulled

out a bundle of printed agreements, signed in advance by his firm. These agreements stipulated that the bonds were to be sent, with the understanding Perkins had proposed in his speech, by a certain date to a well-known national bank in Norfolk. This bank was to have the privilege of collecting on the bonds when they came due in April, if ordered to do so by the lumbering firm, and returning money instead of bonds in case of forfeit. These agreements, properly witnessed, formed contracts. Almost every man signed an agreement. When Perkins counted them all after every one had left, he found they had nearly two-thirds of the bond issue—enough to force Rupert to relinquish control of the timber-land.

The next afternoon Mr. Rupert, who had by that time heard of the transaction and of Morgan's dealings with Perkins, called the young man into his office and, in four words, discharged him.

CHAPTER XVII

WHEN five o'clock came, Morgan gathered together all the little trinkets of his which were at the bank and made them into a compact bundle. Mr. Peters paused in the midst of laving his hands.

"Bless my soul," he said. "What are you doing?"

"I'm leaving this evening."

"Leav-ing this ev-ening," repeated the other, blankly.

"Mr. Rupert finds he has no further use for my services."

The little man withdrew his hands from the wash-bowl and held them helplessly in front of him, the water dripping on the floor. He paid no attention to this circumstance, which was a sure sign of agitation in him.

"I don't know what to make of it," he said, bewildered. "I don't know what to make of it."

Holding the moist hands ridiculously in front of him, he paced up and down, making a series of

sounds with his tongue against the roof of his mouth. Then he stopped suddenly and dried the hands with extraordinary energy.

"All I can say is," he ejaculated, entirely out of breath. "All I can say is that Mr. Rupert is—I hope I have a proper appreciation of the respect due him as my employer—but I must say Mr. Rupert is a *fool*."

Overcome by this wrenching apart of his dry, clock-like little soul, Mr. Peters sat down, panting, on his high stool and stared with feverish lack of comprehension at the reversed letters on the glass of the teller's window before him.

Morgan continued with his packing. When he had finished, he went over and took the little man by the hand.

"Good-bye," he said, quietly. "Thanks for your sympathy."

Mr. Peters opened the drawer of his desk and took out a little bound book.

"Before you go," he said, without looking at his companion, "I want to present you with Fuller's 'Spectral Analysis of Comets.' It is very readable."

He pushed it into Morgan's hands. The young man would have liked to refuse it, for he knew the dry piece of literature was one of the other's most

treasured possessions. But he realized it would offend him. So he thanked him with a show of much pleasure and left the bank. And it was many a day before he again passed through that door.

At that moment, Mr. Rupert, sitting in his library, called, a little peremptorily, to his wife as she passed the doorway.

"Mrs. Rupert," he said, in the formal way he spoke to her when he wished to say anything important. "In the future we shall not ask Mr. Morgan to our house."

There was a complete silence. She could hear the rain-drops pattering on the porch roof. She looked at him calmly, speculatively.

"I have already asked him," she said, at length.

"You will then be so good as to make arrangement to postpone his coming indefinitely."

She had not taken her questioning eyes from him. He returned her gaze with placid composure.

"Why?" she asked.

"It is not necessary to go into it. I have discharged him from the bank."

She closed her hands and opened them again.

"For what reason?" she asked, still in her calm voice.

"As I say," he returned, evenly, "it is not necessary to go into that."

"Very well."

She picked up a bit of paper from the floor and crumpling it up, threw it into the fire.

"I hope this is fully understood," exclaimed Mr. Rupert, opening his magazine.

"I hear what you say. Mr. Morgan, however, is dining here to-night."

"Then I dine somewhere else."

"I, of course, have no influence over your actions."

Down went the magazine.

"Do you realize," he demanded, "that the dinner we are giving in this house to-night is for a very honored guest, and that I *must* be here?"

"I should think you ought to be here," she said, calmly.

He paced the floor in a fury of repressed anger.

"Mrs. Berry Brown is a very rich woman and a near neighbor. It is extremely important for us to cultivate her."

"If she is nice," assented his wife, "I shall be glad to have her here as often as she will come. But I shouldn't say it was important."

"It is important," snapped the other, impatiently.

"She is an influential person. I propose to be at dinner to-night. And I beg you to notice that I say now Mr. Morgan *is not.*"

His wife smiled sweetly.

"The difficulty with such an arrangement is that Mrs. Brown was especially asked to meet Mr. Morgan."

Rupert stared at her as though she had taken leave of her senses.

"In fact," she went on, "that was the reason why this little party was arranged."

Her husband, a seething volcano, turned on his heel and left the room.

Mrs. Rupert had had no intention of cultivating Mrs. Berry Brown. When Mrs. Brown had bought the farm and arranged the whole outfit in the ideal way a plaything of the sort ought to be arranged in order to be a plaything and not a work-place, Mrs. Rupert, while she felt it was perhaps incumbent for her to call on the newcomer, had decided that Mrs. Brown was a little exotic and perhaps would not appreciate the attention. So she had simply postponed it indefinitely, until one day when Mrs. Rupert happened to be shopping at one of the village stores, Mrs. Brown was there on the same errand, and a

community of interest had fostered a conversation between them, the result of which was that Mrs. Rupert did call on Mrs. Brown, an attention which the latter promptly returned.

To Mrs. Rupert's surprise, one of the first things her new neighbor had spoken of was a person named Henry Morgan. The former lady had questioned her delicately to discover if she knew the young man's real identity. But Mrs. Brown, a large unspeculative person, who had spent most of the last ten years abroad and seemed to know very little of affairs in her own country, explained that her only knowledge of him was that a distant cousin, Madeleine Graham, had asked in a letter whether she had met him, and it had aroused Mrs. Brown's curiosity. So the little dinner Mrs. Rupert had been planning for a future date had materialized immediately.

Morgan sat beside Mrs. Brown on this occasion, and the conversation was highly satisfactory. Morgan had a splendid supply of perfectly fine sympathetic monosyllables, which made very good punctuation points. He learned volumes of things he had never known before about Mrs. Brown's past career. His mind became a treasure house in which she filed away precious thoughts. He learned to

know her least whim and foible, to appreciate the noble heroism of her life, to wonder at the stupendous difficulties and trials she had overcome, to be initiated, in a word, into the whole secret of her existence. Mr. Rupert, of course, who sat at her other hand, received many of these confidences, while Morgan was resting, but his knowledge of the subject at the end of the dinner was fragmentary as compared with that of his former employee. The dear plump lady was a good-natured, if untiring, conversationalist, however, and Morgan had a lurking idea, quite a distance back in his brain, that she might be amusing after the first rush of auto-biographical enthusiasm had worn off, so he bore toward her no malignant hatred.

He did not have an opportunity to talk to Mrs. Rupert until just before he left, and then she could not say the things she wanted to say, because they were being so constantly interrupted.

"And your evening clothes," she whispered, surveying him with admiration. "Did you have them concealed about your person somewhere the morning we found you on the beach?"

He laughed.

"No. Christmas present. Miss Graham asked

me what I wanted and I told her to contrive to get these clothes of mine and send them to me."

She smiled and disappeared. And presently Morgan had a sensation, which quickened his blood and made his heart beat fast. Mrs. Berry Brown was bustling off to get her little round figure bundled up in countless wraps. As she passed by Morgan she paused, beaming, and held out her hand.

"You must come and see me," she said. "You know Madeleine Graham, don't you?"

"Yes," he said, surprised.

"She is coming to see me in a couple of weeks. I want you to be sure and come to see me then."

He said simply that he would. But if Mrs. Brown had looked, she would have noticed his high color.

CHAPTER XVIII

THE next morning at half-past nine Mrs. Rupert called up Morgan on the telephone at Miss Torrey's, and was informed by that lady that the young man had left with all his possessions and gone over to live at the place he had bought from Alexander Berry. Mrs. Rupert had a horse harnessed to her break cart and went there immediately. She found Morgan endeavoring to repair the decrepit front steps.

"Go on," she said, when he had tied her horse, "let me see you carpenter."

He gazed at the steps helplessly.

"It looked so easy," he confessed, "when I started."

She laid down a cardinal principle.

"No step is safe," she said, "unless it is supported at both ends."

"But the board is not long enough."

"Get one that is."

He shook his head sadly.

"There *is* no such thing, apparently. After they made these steps they stopped making long boards."

"Let me help," she said. "I have an idea."

He scoffed at the possibility, but she discovered a long board on the chicken house which she thought could be replaced by two without damage to the particular style of architecture in which it was built. He saw the wisdom of the idea. With this board they finally managed to repair the steps. The board was split at both ends, and a certain percentage of the nails instead of going all the way in had bent over and were embedded sideways in the wood, but the step would stand the weight of two persons with apparent safety.

"What a satisfaction," he observed, "is a work well done."

She laughed.

"Let's sit where we can look at something else," she said.

They went in and warmed their numbed hands before the fire he built up in the fireplace.

"The reason for this unconventional visit of mine," she said at length, "is to find out all about it."

"My separation from the bank?"

"Yes. I thought you were very efficient."

"What little there was to do, I think I did well enough," he said.

"Then why were you discharged?"

"I was not told."

"But you know."

"Of course," he said, "I know. It would be a very difficult thing for me to go into with you. I am sure you will get a more satisfactory account of it from Mr. Rupert."

She flushed.

"It is a humiliation to me to have to admit that Mr. Rupert would not tell me."

"Then ——" he began, and stopped.

"I know what you were going to say. You were going to say 'Why should you?'"

"I was going to say," he answered, "that telling you my side of the case would necessarily involve stating my own interpretation of certain acts of your husband."

"What you mean," she said in icy tones, "is that it would involve telling some of the *things he has done*. I understand you perfectly."

He did not answer.

"I am perfectly well aware," she said at length, unemotionally, "that my husband is not honest."

A chill ran through him. He did not look at her, but rose to move a log in the fireplace.

"I know that statement," she went on, "was like a dash of cold water to you, and I don't know why I made it. But I have gone on for two years now knowing this, and never telling a soul."

"It was imprudent to tell me."

"Not imprudent," she returned, bitterly, "but I should have had more dignity. Wild horses ought not to have been able to drag it from me. I know that."

"I do not know," said Morgan steadily, "that he is not honest. I will not take your assertion for it."

She rose and stood before him.

"Morgan Holt, I am a poor wife to this man. I hate the floor he walks on. I hate his house, his food and his money. He speculates and does not hesitate to use the bank's money in a tight place. I also know that he never intended to cut the timber in the swamp. I don't know what his game was, but I understand some outsiders have spoiled it, and that you had something to do with it. There is no use trying to gloss over the thing. Everybody will know it soon."

"If you understand that I had something to do with it," he observed, "then you have the whole story of why I left the bank."

"I felt that was it." Her eyes blazed. "But imagine my own husband discharging you, and I positively helpless to find out *why*. I had to know. Some one had to *tell* me. It makes me nearly crazy to be treated as a child."

She walked over and stood with her back to him, looking out of the window.

"His one thought in life, his religion, you ought to call it, is himself. He must impress the world with his superior standing. He must impress *me* with it, with all his fatuous complacency, as if I did not know his heart like a book, beneath the veneer."

She came calmly back to the fire and sat down with perfect self-possession before it.

"I think I do not care," she said, in a very quiet voice now, "what you think of this tirade of mine. I might have explained it to those andirons there, and it would have served the same purpose. You can see," she added, smiling faintly, "the pressure has gone down somewhat."

He sat on the arm of a chair near her.

"God bless the man who invented safety-valves," he said.

She smiled.

"I have tried your patience," she observed, "but

suppose this pretty little girl you are going to marry turned out, after you had married her, to have no sympathy with you, or understanding of you, and did things you despised her for; and you had to stand up before the world every day and say with sincerity, 'This is my wife, my satisfactory wife.' Suppose that," she added, "and you understand me."

He nodded.

"I have supposed," he said presently.

"Then you have done your duty for to-day." She took up her coat from the chair where it lay. "Mrs. Rupert will have to go now."

"Oh, no."

"Morgan Holt," she remonstrated, "I'm hungry."

"Oh," he cried, "please stay to lunch."

"I will."

"Funny thing," he observed, "as soon as a fellow gets in a great palatial house like this, his friends begin dropping in to meals."

She sniffed.

"Where are the signs of the meal?" she asked sweetly.

"I have a cook," he explained. "That's three-fourths of the battle."

"Where?"

He nodded to her.

"Oh! Mrs. Rupert. Charmed," she cried, and tucked up her sleeves in a twinkling.

"Exhibit 'A'—the cook. Exhibit 'B,' the stove." She took off the lid, and gazed into the black depths. "Wood, Caliban; *and* papers; and matches."

She poked about in the pantry with a disdainful housewifely air, touching every surface first with the tip of her finger and dusting her hands afterward with exaggerated daintiness. She put her nose into every can and jar and box in the pantry, whether it seemed promising of food or not, and by the time Morgan had made the fire she had all the food out on the table, and was making a great pretense of indecision as to what they should have. This was just for effect,—just as the man in the circus who wants you to understand he is going to do a hard turn makes a good show of getting ready for it beforehand.

"If I can get a luncheon out of this array of things," she observed, scornfully, "I shall be surprised."

"Modesty," he exclaimed, approvingly, "is a very commendable virtue."

She snapped her fingers at him.

"I'm not modest," she cried. "I'm scathingly critical. If you weren't so impervious!"

"I bought a great many expensive canned things this morning," he explained apologetically. "I thought the larder was unnecessarily sumptuous."

"No, you're wrong there. That's the beauty of it. There isn't one unnecessary or superfluous thing in it."

"But this conversation," he exclaimed, "doesn't advance the cause of lunch. Perhaps I had better take charge."

"Stand aside, boy. Grandmother Rupert will attend to this."

He laughed.

"Grandmother, indeed. Married three years, and only twenty when you were married."

"Nineteen," she corrected. "Please put a log of wood in the stove."

He did that.

"Morgan," she demanded presently, "what are you going to live on now?"

"Perhaps I can get something else to do," he said thoughtfully, "although I am sure I don't see what just now."

"I suppose you have a little money put by."

"Yes, about twelve dollars."

"Morgan Holt!" she cried.

"I can live here on almost nothing."

She frowned, and was silent for a long while.

"Don't worry at all about me," he went on. "I always fall on my feet. I shall get money out of the lumber company some day."

It was late in the afternoon when she again took her coat out of the chair.

"I don't know when I am ever going to see you again," she observed as he held it for her to slip into. "I can't come to visit you here, and Mr. Rupert seems to object to your presence at my house. For that reason I braved the conventions and visited you to-day. I had intended to be absolutely correct and take you driving with me, but since no one knows where I came this has done equally well."

"I am indeed more than indebted to you."

"Of course," she remarked, "I am apt to be tragic at times, but if properly managed I soon become rational again, as you observe."

He laughed. She stepped up into her break cart and gathered up the reins.

"Now, remember," she cried smiling, "if you find

at any time that you just *have* to see me, write me two words in a letter, and I will come, bringing you a glass of jelly."

"Thank you," he said, "I like jelly."

She nodded, touched her horse, and drove off down the road.

CHAPTER XIX

HE watched her with interest as she drove away. She was a different person from the people he had been used to. There was a pleasant air of inborn gentility about her, the inheritance from many generations. It lent a graceful distinction to her. Her manners seemed to emanate from somewhere within her and to be prompted by feelings of consideration and generosity and appreciation of the people about her. Whereas, he fancied that the breeding of the people he had been brought up with was a little more superficial—a matter for the most part of sophistication, a knowledge of what to do and when to do it, a nice distinction of whom to be nice to and how to do it in the proper way, a keen appreciation of all the latest mannerisms and affectations, and an unerring knowledge of the approved circumlocutions for expressing ideas that are expressed otherwise by shop-folk and plainer citizens.

In other words, they wore their manners in much the same way as the judges at a horse show wear

their official badges. It is a means of admission to the exhibition ring, and an explanation of their presence there when they have entered and bask in the full glory of the sacred precincts. Their manners were apt to rest upon their shoulders with the same discomfort, perhaps, that their more formal clothes did, and, when opportunity offered to loose the bonds and don something a little easier and more natural, they cast off their graces and appeared in a sort of unmannered dishabille. He had seen his friends—nay, Madeleine herself—treat people who had no claim to social equality (or who had claims but no foundation for them) with a good old Stone-Age straightforwardness that had not a trace of aristocracy or manners or breeding, or any such palliation.

But Mrs. Rupert found no great distinction between human beings. There was no pride or self-aggrandizement that would prevent her from picking up the old peddler, black cloth bag and all, and driving with him along the public highway to wherever he wanted to go. There was no sense of superiority that would prevent her from visiting the tenant-house on her husband's farm, when the mother of the half dozen infants there was ill, and

dressing each one of those soiled offsprings, one after the other. She may not have enjoyed the process, and she may have hurried home to soap and water with relief, but she felt they were inhabitants of the same world as she was, and were entitled to her ministrations.

He felt that, if he had learned nothing else from his pilgrimage to view the world, the example of this sort of consideration for every one was worth it all. A man can live along in one environment which depends for its existence on the permanency of the idea (however glibly that idea may be paraphrased) that certain people are immeasurably superior to the rest of the world, and that the rest of the world must be treated from that standpoint, and not be sensible of the selfishness and narrowness of such a life. But the example of some one diligently endeavoring to treat all the people she came in contact with (while thoroughly aware of the difference in intelligence, and physical cleanliness, and sometimes in moral instincts that existed between them) as if there was an equality of something inside them all—as if the atom called a soul in the bag-peddler was indistinguishable from the atom called a soul in her : that example gave him a new view of life.

It was well for him to have such an optimistic thought now and then when reviewing, in his mind, his voluntary exile from comfort and home, and endeavoring to find out whether it was proving worth while. It must be confessed that he had entered into the arrangement without deep thought upon it. It had been impulse, mostly, that prompted him, backed only by a certain excitement over a very charming girl and by an intuition that he was doing a necessary thing to overcome a difficulty that had been a source of worry to him for some time. It was that intuition that made him persist in the arrangement.

At times he grew melancholy over the whole project; as any one, branching out uncertainly in a new direction, is apt to do. His mission had thus far been more or less fruitless, he somehow thought, as fitting him for his future life. He had learned more of people and of business, it is true. He had been training his mind to the work of accomplishing things. But was it logical for a man to prepare himself for one life by leading another? Should a man desiring, perhaps, to be a railroad president first study the trade of a cobbler? It was a grave question. One great objection to this new life was that

he found, instead of smoothing the way for the life he was to return to, it pointed out all the defects and deficiencies of it. He would never be able to take up the thread of his old existence with the same comfort and complacency as before.

One dull, leaden morning he had been threshing out this problem while chopping a great pile of wood, endeavoring to persuade himself that he was going forward in the business of life, and not backward; that he was having an enjoyable time. At length he decided to give up the wood-chopping, which is conducive to too much introspection, and undertake some task which required more ingenuity and thought upon the condition of the work than upon the condition of the worker. There was the least flurry of snow in the air; and as John Anderson had explained to him that when the snow was on the ground he could trap rabbits more easily, he got some old boards and proceeded, with much effort, to put together a rabbit-trap, following the rules the landlord had laid down. When it was finished the most that could be said of it was that it was a rabbit-trap. It was by no means a piece of carpentry, but it had the appearance of being strong enough to hold any rabbit. In construction it was

simply a box about a yard long and narrow enough so that the rabbit could not turn about in it. At the far end the bait rested on a trigger which let down a wooden gate behind the little animal, preventing him forever from going out by that same door wherein he went.

By three in the afternoon the evidences of snow were even more pronounced. He took the trap under his arm and started off into the woods. Along the trail that led up to the swamp he had seen many rabbits at various times, and he decided that this would be a propitious place to set the trap. After a great deal of indecision as to where to put it so that the rabbits would be certain not to overlook it, and the chance passer-by would be equally certain to overlook it, he finally discovered a spot which commended itself to him, and placed it in what he conceived to be the proper position. This done, in spite of saner thoughts, he could not resist the temptation to conceal himself and wait to see whether a rabbit would go into it. He was crouching behind some bushes peering out at the trap with boyish eagerness, when suddenly all the primeval instincts of the chase were driven from his mind by a pleasant laugh from some one who had been

standing on the pathway watching him with amused curiosity.

"Morgan, what *are* you doing?"

It was Mrs. Rupert. He looked up and began to laugh.

"Why," he said, flushing consciously, "I was catching rabbits. I am still not quite grown up," he added, apologetically.

"Do you mean to say you were sitting there watching for a rabbit to go into your trap?"

He could see the cheerful amusement in her eyes. But she was so even-tempered that you could not resent her laughing at you.

"You must make allowances for me," he said. "All these things are new to me, and I have a city-bred curiosity to see what does happen. Did I put that thing in the right place?" he asked, suddenly.

"Not at all," she replied, glancing at the trap. "It would be months, maybe years, before you caught a rabbit in it."

His face fell.

"Why is that?" he asked, crestfallen.

She smiled, with her entertaining air of elder and settled wisdom.

"I must show you," she said.

She walked through the trees, looking about her attentively. At length she paused.

"Here," she cried.

He followed her. She had found a narrow, hardly discernible track through the undergrowth, where tiny feet had worn a straight path.

"That," she said, "is a rabbit lead. They always run along the same path. So your trap over there in the bushes wouldn't be apt to attract much attention."

He looked eagerly at the worn streak across the sparse grass.

"You are a continual education to me," he cried, and went after his trap.

Under her direction he set it properly in place.

"I hope I show," he said, when this operation was finished, "how very fortunate I consider myself at having met you."

"All this joy simply on account of the rabbit-trap?" she asked, with a quizzical smile.

She was very interesting when she was making fun of him. She had the air of having intended to say something else and of having surprised herself by saying what she did. That would make her laugh, and, when she laughed, her face, usually

"IT MAKES ONE FEEL SO YOUNG"

calm and serene, with a touch of almost matronly dignity, was the face of a vivacious girl, mischievous and bubbling over with good humor.

He laughed at her.

"You are always twisting my remarks about to make them mean something else," he said.

"Never mind, what I should have said was, I hope you catch a rabbit." She held out her hand. "I believe it is beginning to snow now. That is a sure sign of catching a rabbit."

The air was presently full of gently falling snow.

"This is glorious," she cried, gaily. "The reason I came out on such a dull day was in the hope that it would snow before I got back. It makes me feel so young and care-free."

"If I were not attired," he said, "in a flannel shirt and corduroys, I should walk back with you."

"You will walk back with me anyway," she cried, decisively. "I never heard of such aristocratic ideas. Do you suppose that patent leather shoes and a stiff hat would make you more entertaining? It isn't your beauty so much as your conversation I like you for."

"Some people like me best for one, some for the other," he returned, impudently.

"You are most brazen," she said, admiringly. "But since you are going home with me, suppose we go along this path through the woods. I hate to waste both your beauty and your conversation on such a deserted place," she added, smiling, "but I think it will be pleasanter."

The snow fell steadily. When they came out on the road they found the ground heavily covered. It bid fair to be a big storm. The flakes were thick, and a wind had sprung up from the northwest that sent them swirling and flurrying in great white clouds across the fields. The windward side of trees and fences was covered with layers of snow. When they came to the Ruperts' house it was already dark.

"Mr. Rupert is in New York," she said, as they walked up to the house.

"The town paper said he was planning to go. It is impossible to have private affairs in this town."

"Then I shall give them an item for the social column by asking you to dinner, and if you say flannel shirt or corduroy suit, I shall probably never speak to you again."

"In that event those two words will not cross my lips. But if Mr. Rupert—objects so strenuously ——"

"It is your presence that seems to bore him. I

don't think he minds my being bored by it. At any rate," she said, frowning a little, "I don't think I will be bound by such a restriction."

"Well," he replied, "I am very anxious to stay."

They kicked the snow off their shoes at the porch and shook off the drifts from their coats and hats. Within the maid finished the operation. A fine wood-fire burned in the hall fireplace.

"I will leave you to your own devices for a while," Mrs. Rupert said. "I am going to prepare a wonderful salad for us. I discovered it the other day in an old cook book. I am becoming perfectly devoted to it."

There is nothing more charming to a man than for a woman to want to share with him a thing she likes. Had she announced that she intended to prepare something she knew he was fond of, he would have been pleased; but when she said it was something that appealed to her, he felt a glow of warm enthusiasm for it. And that salad, when he ate it, came very close to being the very best salad he ever ate.

It was a very comfortable meal. The wind sang outside, and the snow blew in soft flurries against the window-panes. The fire of cannel coal in the

grate cracked and burst and burned with bright, cordial flames. The red-shaded candles on the table threw a ruddy glow on the white cloth and made every bit of silver reflect tiny points of ruby light. Mrs. Rupert had changed to a simple dark dress, cut so that it showed her white, full neck and her pleasantly rounded arms. The maid brought in a roast chicken, so perfectly browned that it looked as if it might have been an imitation chicken painted and varnished. And Morgan, in his corduroy suit and flannel shirt, but perfectly contented withal, sat at the head of the table and carved the fowl, with a pleasant, domestic sense of proprietorship over everything.

"You are a very impressive boy," she said, watching him with interest. "You carve with the ease of a hardened old householder."

"This is the sort of thing I like," he cried, eagerly. "I like a great big knife and a great big fork and a poor defenseless chicken." He paused and gesticulated with those two instruments. "I am a prosaic person. I like comfort—physical comfort—I like the wind roaring against the shutters outside, the fire crackling hot in the grate, hot food steaming on the table, hot——" He paused and laughed con-

sciously. "I beg your pardon," he said. "What part of this chicken did you say you liked best?"

He gave her plate to the maid.

"I wish you would stop me when I begin to rhapsodize like that. I forget what I am doing. But I was meant for a comfortable middle class householder—who prefers to sit down after his dinner with his feet on the fender and read until he is sleepy, rather than to put on a stiff shirt and an uncomfortable collar and go out and yawn his head off surrounded by palms and a band."

"You are the worst type of person to be an aristocrat," she said, thoughtfully.

"A very bad type, I admit, but I must overcome it."

She held up her hands and laughed.

"Don't try to overcome your virtues."

"But the man who sits calmly at home soon becomes stagnant. He gets in a rut."

She shook her head.

"What of the man who goes about during his natural sleeping hours attending functions that bore him, talking to ambitionless people, and eating indigestible food; and, following that, sleeps habitually until noon. Isn't that getting into a rut?"

"But he is keeping alive to what is going on in the world."

"No," she returned, "only to what is going on in a small part of it. A man who keeps alive to what is going on in the world is a man who knows what is happening between sunrise and sunset. That is the time when men accomplish things."

"You believe then," he said, "that work is the secret of happiness."

She looked up with a smile.

"Haven't you found it so?" she said.

He thought a moment.

"I have been happier here, I think, than I have been anywhere. I experience a feeling of contentment here," he added, "which never quite occurred anywhere else."

She put her elbows on the table and rested her chin on her hands.

"You have just about come to the fork in the road, haven't you?" she inquired, in a moment.

He looked at her in surprise.

"What do you mean?" he demanded.

"I mean that you are beginning to find that the difference between life in Prince Charles and life in

New York is fundamental; and you have to choose between them."

"Choose between them?" he repeated. "Why, the choice was made for me when I was born as I was."

She picked up her spoon and pointed it at him with a gesture that demanded attention.

"A time is coming then when you will have to decide all over again for yourself. You have discovered here the satisfaction of work and the exhilaration of playing the game on an equal footing with the rest of the world. And having done that it is going to be hard for you to step back into a rigid social system which has established rules for you to follow whether you like them or not, and gives you no opportunity for ambition outside its bounds, no opportunity to reach forward and grasp anything worth while."

Morgan made a row of perpendicular marks on the cloth with his thumb nail.

"I have always thought," he replied, "that I was a little cramped up there."

"It is very cramped. It is as if you were a strong Percheron exercising at the end of a rope in a paddock by being allowed to trot around a small circle."

"Well," he said, smiling, "I have to go back to it. Perhaps by my own efforts I can make the circle I exercise in a little wider."

"The only thing to do is to jump over the paddock fence," she said, decisively.

Her words stuck in his mind. Jump over the paddock fence. It had a fine, dashing, revolutionary sound. But why should she think it was necessary for him to escape from anything? In his life and at his command were all the things that mortal man wishes for most. The natural supposition would be that, rather than attempt to get out, he would increase the height of the fence to keep others from coming in.

"Don't you know," he asked, coming back to the subject, just before he left, to try to make his way home through the snow, "that I am considered the most fortunate young man in Manhattan?"

"I think you are fortunate," she said, turning her fine, cheerful eyes toward him, "but it is because you have intellect and energy and ambition. It is because you are what I call a man."

He flushed in his embarrassment until he felt the glow in his face, but in his heart the quickened thumping was pleasant and exciting.

"Thank you," he said, in a moment, "I should like always to feel that I am fortunate on that account rather than on the other."

She followed him to the door and peered out. A great cloud of drifting and flying snow swept across the porch and the cold air rushed in, leaving a wintry patch on the floor. She shivered in her thin gown.

"I wish you wouldn't go out in this," she called to him.

"I am all right. I like it," she thought she heard him say, as though he were a long way off. Closing the door, she pressed her face against its glass panel, shading the pane with her hand from the reflection of the light behind her, and endeavored to see out into the night. But all was dark, and nothing was visible save the scurrying flakes that blew across the streaks of light from the windows.

She sat down before the open fire, and presently the maid came in to say that it was snowing and blowing so hard that it was nearly impossible to go about outside. It had taken the coachman a long time to go to the stable and back. Mrs. Rupert rose.

"In that case," she said, anxiously, "Mr. Morgan cannot possibly make his way home. Tell Thomas to get his lantern quickly and go bring him back."

The maid disappeared. Mrs. Rupert stood still, listening. The wind rattled the shutters, and the driving snow struck against them as if it were shovelfuls of sand. There was no sound of opening and closing door at the rear of the house. She went out through the pantry. Thomas was slowly putting on his boots. She said nothing, but returning, seized a heavy coat from the hall closet, thrust her feet into a pair of high arctics, and pulled a tam-o'-shanter down over her head. Then, taking an electric torch in her hand, she stepped out into the storm.

Morgan himself, blinded by the snow, and endeavoring to work himself away from the house toward the road, was floundering in a drift that seemed to have formed along a hedge. The snow was above his knees, and as he waded through it, the hedge, with diabolical intent, seemed to follow after him and lie down at his feet for him to fall over. He had just shaken himself loose from its toils and was taking his bearings, for the fiftieth time, by the lights of the house, when he saw Mrs. Rupert emerge from the lighted doorway. At first he could not imagine what the matter could be, until suddenly it dawned upon him, as he saw her torch, that she had come after

him. He turned immediately and made toward her through the drifts. The hedge caught up to him and threw him down. He scrambled to his feet, and, continuing toward her, soon came to snow less deep, and seemed apparently to have outdistanced his opponent. As soon as he could make himself heard against the wind, he called to her. She stopped. He was beside her in a moment.

"Oh," she cried, out of breath, "I never knew such hard walking."

He stood between her and the wind.

"Why did you come out?" he asked.

"After you."

He was about to remonstrate with her, but decided to save his scolding.

"Let's go back," he said.

They turned toward the house.

"It's a very long way," she said. "It seems so much further than it was coming."

He hesitated.

"I don't think it will seem so," he observed, with sudden decision.

He lifted her into his arms and struggled through the drifts with her toward the house. She took this calmly, putting one arm firmly about his shoulder.

She could hear his heavy breathing, and feel the tense, wiry muscles of his arms that held her as steadily and yet as gently as if she had been a baby. He set her down safely on the porch.

"That was very handsome of you," she said, gravely. But two bright spots glowed on her cheeks.

They went into the house. She put her hand upon the shoulder of his coat.

"Your clothes are very wet." I must send you to bed immediately."

She lighted a candle set in a brass candlestick, and handed it to him.

"Good-night," she said.

"Good-night. You were very good to come after me."

She made a deprecatory gesture with her hand.

"Please hurry to bed," she said, "or you will catch cold."

She indicated the location of his room, and holding his candle carefully, he went up the wide, straight stair.

CHAPTER XX

WHEN Morgan awoke in the morning, it was light, and the sun was endeavoring to peep through the solid gray of the sky. The snow had stopped, but the wind swept white clouds across the glaring surface of the fields, like companies of soldiers hurrying into position; and where there was a fence or a house, or a clump of trees the clouds stopped to increase the mounds already there. The whole world without was a white, untouched plain, which the foot of no man had indented, and on which the tracks of the rabbit, running bewildered along the nearly covered hedge, were instantly obliterated. The limbs of the trees, on each one of which stood up a miniature wall of snow, bent heavily toward the ground. Two sparrows fluttered distractedly against the sill of his window and rushed wildly off again, searching on the eider robe that covered the ground for some familiar spot, for some cache containing food that yesterday had existed beyond doubt and now was nowhere to be found.

As he went out into the hall, he heard Mrs. Rupert singing in one of the rooms below. It was a pleasant contrast to the unchanging stillness of his own house. The song stopped when she heard his footstep on the stair, and she appeared at the doorway between the library and the hall.

"Think of being so luxurious," was her irrelevant greeting. She looked refreshing and pleasantly clean in her white starched shirt-waist and blue cloth skirt.

"Am I very late?" he asked.

"Not really very late."

"I was so comfortable I think I must have forgotten to awake."

"Were you comfortable? The things I had put in your room were experimental as to size."

He laughed.

"The experiment was successful. I regret that Mr. Rupert's wardrobe is such a versatile one."

She poured the cream in his cup with extreme care.

"Why do you say that?" she demanded, without looking up.

"I am already too much indebted to your husband."

The maid entered with steaming hot rolls, so that Mrs. Rupert did not make the reply that was on her

tongue. But the ministrations of the former were presently complete, and she faded into her lair beyond the swinging door.

"I think," observed Mrs. Rupert, as if no interval of time had elapsed, "that the shoe is on the other foot."

Morgan recognized it as a warmed-over remark and fitted it into its proper place.

"You surprise me," he cried. "Didn't he feed me and clothe me and give me a place in his bank?"

"But certainly you must have seen," she observed, "how far behind the bank was in its work when you went there."

"Of course. Old Peters is the most accurate and reliable machine in existence; but his multiplicity of systems and entries and files is so slow that he never can keep things up-to-date."

"And you will remember that the time you were taken in was the time for computing interest on deposits."

"Yes."

"And that when you were dismissed, all the interest had been computed, and the annual report finished, so that it was perfectly safe to dispense with your services."

There was no resentment nor note of accusation in

this speech. She said it gently, with the same calmness that she would have informed him of the time of day.

"I know," she said, "that you think you are indebted to him, and that—am I right—you have therefore felt embarrassed at opposing him?"

"Exactly. I had to work for him or for the people who held the bonds—and both sides had claims on me."

She was thoughtful for a moment.

"I think I am safe in saying," she went on, "that he would not have taken an interest in you, or, having taken an interest and been rebuffed as he was when you left this house that first morning, he would never have sent for you; had he not had in mind the fact that you were just the young man he wanted."

"But there must be plenty of young men ——"

She shook her head vigorously.

"Oh, no indeed. That is the great trouble. Either the young men were simply farm-bred and incapable, or they have been sent away for their education, and refuse, when they return, to work for such a small salary."

"Then you think" he said, "that it was not hypocrisy in me."

"On the contrary, you have performed a great service to the community. You may have thwarted one man, but you have been a friend in need to a hundred more."

He drew a sigh of relief.

"You are a great comfort to me," he said.

For a while he ate his breakfast in silence. She was indeed a comfort. He looked up at her. She was bending with great interest over the cream pitcher, endeavoring to extract by means of a fork two petals that had fallen into it in the course of the moulting process of the flowers that marked the center of the table. She smiled. He pictured Madeleine and himself coming down to breakfast and Madeleine taking an interest in separating blossoms from dairy products by means of a fork—sitting down at his table. The domesticity of the scene warmed his heart. He felt a thrill of comfort that was so real it made him tingle all over. He wondered that Mr. Rupert did not get more joy out of his house and his wonderful wife.

She looked up presently.

"You were not meant at all to be a millionaire, were you?"

"Why?"

"Your tastes are so simple. When the world expects you to travel from spot to spot in an automobile, you prefer to walk. Whereas your position demands display, dress and general ostentation, you are quiet and retiring. You like trees and sunshine and the song birds better than taxicabs and hotels and the great lighted way. You are no more a millionaire in spirit than I am, and I confess to liking coffee with my meals better than afterward, and a thousand other plebeian sins."

He laughed.

"What you say is true. My soul doesn't crave the sort of galvanic relaxation that comes from noise and lights and throngs of people, and all that sort of wholesale unrest. I can enjoy myself without effort between the hours of seven and ten in the evening. There is no insatiable demand within me that my social pleasures shall begin after midnight, as there is apparently in people who enjoy themselves by means of cotillions. But as I cannot change all that by the simple statement that I do not like it, I suppose that I shall have to do just as the others do."

"But why not be honest about it? If you don't like it, why do you do it? You will excuse my being very frank with you, won't you? But why not live

your life as you want to, and make out of yourself what you want to make out of yourself?"

He looked at her keenly.

"What do you feel," he asked slowly, "that I want to make out of myself?"

She leaned eagerly forward.

"A man," she said, "a fine upstanding man. A person of whom I could say twenty years hence that he had shouldered his way through the world by his own efforts, and that whatever of position or of influence, of respect of his fellow men he possessed, it was due to his own efforts; in other words, that Morgan Holt had made Morgan Holt."

He was looking straight at her, and he saw that her earnestness had brought just a trace of moisture to her eyes.

"I know," he said, seriously. "That would be very wonderful. That is just what I mean to try to do. That is the reason why I made this trip away —Quixotic as it may seem, as it does seem very often to me."

"I do not think it is Quixotic. If it has put into you the seed of the desire to make something of yourself, to accomplish something, it has been the most wonderful thing in the world."

"I believe," he said, thoughtfully, "it has done that."

She paused a moment.

"And I believe," she said presently, "that when you have gone to New York, it will bring you back again to Prince Charles."

"To live?"

"To live."

He shook his head.

"There is no chance of that," he said, decisively. "There would be no use in it."

"You may not do it, but I think you will wish to. I think you will always wish to be earning your living. You are healthier and happier than when you came here first—and you have pinker cheeks."

"And doubtless a better digestion," he agreed.

"Of course you have all those things."

"But," he objected, "I could not take any interest in earning my living if I had this income of a million dollars a year."

"That income," she said, "is the greatest concern in your life. It is pointing the way to a life of idleness and uselessness and lack of effort. Whereas, Providence, with a fine sense of humor, has en-

dowed you with a brain and a heart full of ambition." She smiled. "And there is your problem."

He smiled too. But he was very thoughtful.

"Following out your line of argument, it would seem as if I had no chance to make anything of myself unless some one comes along and takes my money from me."

She rose from the table.

"If that ever should happen," she said, "I know that you would be quite capable of taking care of yourself without it. I know that from what I learn of the way you have handled this cypress operation."

They talked no more about the question then, but when she drove him home in her sleigh late that afternoon and set him down before his snow-encompassed house, he said:

"I have thought a great deal about what you have said. And who knows; some day I may decide to jump over the paddock fence."

CHAPTER XXI

NEGOTIATIONS between Mr. Rupert (acting for the Prince Charles Cypress Company) and the lumber company in Norfolk hung fire. The Norfolk company believed that they had Rupert cornered ; and if they had known as much as Rupert knew, they would have been certain of it. But the bank cashier knew he did not have to give in until the first of May, when the bonds had to be repaid. So he asked impossible terms, and delayed, and affected a lack of interest in the hope that something would turn up before that date. The firm in Norfolk owned twenty-three thousand dollars' worth of the bonds ; and Mr. Rupert, although theoretically having twenty-five thousand dollars to redeem them, actually had much less than that sum, owing to the fact that, secure in his ability to retain the money for some time more by manipulating his bond issues, he had invested part of it in a certain project which he expected to make big returns—but not for some time. He was so very calm and unruffled about the

matter, in his bland, exasperating way, that even Perkins was at times deceived into believing that perhaps the man had a card up his sleeve. But they were firm, and Rupert knew they would be firm, in insisting on the redemption at the proper time of all the bonds they themselves held and of as many as possible of those held by others, unless the Prince Charles Cypress Company turned the title absolutely over to them.

If the Prince Charles Company redeemed the bonds held by the Norfolk company, it would cost the former twenty-three thousand dollars, and they would have nothing in return for it but the title to the swamp, which they did not want, and an indebtedness of seventeen thousand dollars in bonds still to satisfy. Of this remaining seventeen thousand dollars, about seven thousand had been converted into second-mortgage bonds, which they did not intend to pay. This of course was a help.

Mr. Rupert saw, however, he was due to be squeezed. He had floated his forty thousand dollar bond issue by virtue of the credulity of the people. If they paid the Norfolk company twenty-three thousand dollars, and scattering others perhaps five thousand, to redeem bonds, they would be paying

twenty-eight thousand dollars to hold title to land they had only paid fifteen thousand dollars for in the first place. This was impossible. Little Mr. Perkins was obviously in a position to dictate his own terms. It was perfectly plain that Mr. Rupert would have to buy his way out.

Naturally, Mr. Rupert delayed. And Morgan, on his little farm, was hard pressed on that account. His expenses living there were very little indeed. And having no money, he found economy, at last, a necessity. He endeavored to obtain something else to do in the village, but discovered that there was nothing at that time of the year. He discovered also that his prestige was just a trifle battered by his discharge from the bank; for so great was the reputation Mr. Rupert enjoyed, by reason of his arrogant self-possession, that, in spite of the cloud that had recently been cast over the cypress deal, they still felt assured that he must be in the right rather than this newcomer. Such is the persistence of a strong reputation once thoroughly established.

The problem of sustenance was indeed a crying one to the young man. He found that old Alexander had left a good many potatoes in the cellar—perhaps five or six bushels. And there was a vener-

able shotgun, which proved, on investigation, to fire out of the proper end of the barrel. With this he used to kill an animal in the woods now and then, a rabbit or a squirrel, or sometimes a fine, fat 'possum, the taste of which he despised, but which he was frequently hungry enough to eat in spite of himself. He cut all his own fire-wood. When he saw that he was gradually using up all the wood lying about, he began the operation of felling a huge oak tree in the woods. This he at length accomplished. He trimmed it carefully, and then, deciding that the services of a man for one day would be a good investment, he hired a negro for a dollar to help him saw it into four-foot sections. These he split with a wedge. But when he had split himself a fine cord of wood, a man came along and offered him two dollars and a half for it, where it was; and he had to begin all over again. This happened a second time and a third time. It kept him busy and at the end of each day he was worn out. He slept like a harvest hand.

And then he discovered that good oak cord-wood such as he was splitting was worth three dollars and a half a cord delivered, and that it was very hard to get, at that, so that the man who purchased it from

him made a dollar on the transaction. This middle man coming in on the deal did not please him at all. It was against all business principle. So, arguing that if he were earning his living there was no need in the world to be ashamed of it, he went to several of the people in Prince Charles and solicited orders for cord-wood from them. And when he had orders for four cords, he hired a horse and wagon for a day for a dollar and a half and delivered the wood himself. On one of these trips as he was sitting on his load of wood urging his plodding animal along, he had the satisfaction of humiliating Mr. Rupert, when he passed in his automobile, by actually speaking to him in the most friendly manner in the world. The bank cashier swept proudly by, moving not a muscle.

These four cords of wood, however, were the result of his two weeks' work, and when he had been paid, the tax collector came along and took all of it. He had arranged to pay his interest on the mortgage monthly, as he knew he should never be able to keep a large enough hoard of money intact to pay an annual interest of one hundred and twenty dollars. When the first of April came along, he walked down to the village and paid over ten

dollars to the man who held the mortgage. Three dollars of it was in silver and he had left thirty-three cents, with no chance of selling another cord of wood for nearly a week.

That was the hardest week he spent. The potatoes were running very low. He had poor luck with his gun. It rained continually so that he could not split wood. To make matters worse, he had a young collie puppy which some one had given him. It insisted on being fed and was dainty to the extent of refusing condensed milk—at first. But at the end of the week, Morgan found it chewing contentedly on a tiny piece of bacon that had been on the pantry floor ever since he could remember. However, the days until it learned to conquer its fastidiousness were very wearing. It would select a note away up in the treble, so shrill that you heard it with the nerves of your spine, and hold it indefinitely, until its master had to go out to preserve his reason. Finally, becoming exhausted, it would lie down in the middle of the floor of some dark room and sleep until Morgan fell over it. The daily strategy was to save some dainty morsel until bedtime, which would keep it quiet until he was able to get to sleep. But at length the puppy became interested in the

pastime of stalking rats, and after that it ate anything it found in a corner.

It was a Robinson Crusoe sort of an existence. In fact, he read a copy of that book which Alexander had left and got much comfort and encouragement from it. He even saw how if the scarcity of money held out for months, he might patch together squirrel skins and make a fur suit like Robinson Crusoe's. But even that hope, he reflected, was blasted, because it was against the law to shoot squirrels after the first of April.

On account of the wet weather, he did not finish splitting the cord of wood until the end of the week, and by that time his supply of salt, sugar and coffee, which he had divided into equal portions to last just so many days, ran out. So he lived a day and a half on soda crackers and peanut butter, until he hated the very sight of peanut butter. At noon Saturday, just as he laid the last stick on the cord, the sun came out through the clouds and simultaneously an angel, disguised in a two-days' growth of beard and rawhide boots, offered him two dollars and a half, as this angel always did, for his wood. And seventeen minutes later, when Morgan came into Prince Charles to purchase provisions, he dis-

covered at the post-office a letter from Madeleine, which had been there a week.

The letter said:

"DEAR OLD BOY:

"Such a time last night. Perfectly ripping gorgeous cotillion at Mrs. F. Somebody Covington's. Pure new people—just indecently rich. They buttered on the lavishness until you knew at any minute the servants would come in with baskets of gold pieces and fling them around for people to scramble for. My graft in the way of favors amounted to about a hundred and twenty dollars. I know, because I took the swag—bracelets and things—to the jewelers and exchanged it for something decent.

"I turned in as my dear boy was getting up to greet the lark, I suppose. I have an insane desire to see you. I could not help thinking of you last night. And to-day when I awoke, I tore off a screed to my distant cousin (and your dear neighbor) Mrs. Brown, to say I simply couldn't stay away a second longer.

"So I am coming this very next Saturday and in the evening I shall expect you to hasten to see

"Your affectionate Chattel,

"MADELEINE."

This was the Saturday, and the evening was not far off. So he bought himself a beefsteak and a pie and some very nutritious canned things to give himself a debonair well-fed appearance, and hastened home with great joy.

CHAPTER XXII

A MAID took his hat and coat and gloves. A great fire of logs burned in the fireplace. Dim candle-shaped electric globes in sconces spotted the high wooden wainscot and helped the fire cast fine shadows on the beams overhead. A red-shaded reading lamp stood on the long table. He sat down comfortably on a seat by the fireplace. And presently his affectionate chattel appeared.

Mrs. Brown was with her—joyful, good-natured, bubbling over with things to say. Madeleine was dressed in some pale, pink thing which set off beautifully her splendid neck and arms. The first half hour was strange and unbelievable to him, as if the glorious creature there smiling at him were not a real Madeleine; as if the substantial, two-hundred pound Mrs. Brown were the mere figment of his imagination, the great wainscoted hall and everything in it, including the snub-nosed Pomeranian that investigated the hem of his garment, probably smelling traces of collie pup, all a mere dream. But when

Mrs. Brown, still bursting with conversation unsaid, long-sufferingly denied herself further joy and departed, he found that Madeleine was still Madeleine.

"You haven't kissed me yet," she observed.

"I hated to discriminate when you both came down."

She laughed.

"Imagine what Cousin Emily would have thought had you kissed *her*."

"Or," he replied, falling into the spirit of her remark, "imagine what I should have thought."

"Still," she said, "you haven't kissed me. You insist upon having glory thrust upon you."

"But," he objected, "my year is not up until September."

"And who," she cried, "is the judge of your year?"

"It is hard to tell."

"I am."

"Then I take it," he said, calmly, "you have decided I may have you."

"Have me? Why, boy, you have me now. I am all bundled up and addressed."

He stepped over and lifted her out of her chair.

"Am I beautiful?" she cried, well aware of her

wonderful charm. She never lost consciousness of herself.

He nodded.

"Then you may have me under one condition, that you go back with me now, to-morrow."

He shook his head with decision.

"It is about four months and twenty days before the appointed time," he replied.

There was an unmistakable firmness about him. Before her will had dominated him, as it dominated others. Now she felt a new force before which she was ineffectual.

"I don't care a continental," she cried. "Why should I wait?"

"But I am in the midst," he said, "of making my living. There are things I want to finish. I want to carry through what I have started. I want to end the year with the balance of five or ten thousand dollars that is coming to me for my work on the timber-land. If my syphon works that will be about my share of the profits."

"Five or ten thousand!" she exclaimed. "What is that beside your thirty millions?"

"I shall have earned the five or ten thousand."

"Oh, that's piffling, Morgan, dear. All we care

about is your ability to do it. *I* need you now. Your first duty is to me."

"But couldn't you wait?"

"Not at all. What I wanted to see was whether you were the man that could keep your father's money. And now," she said, "we are going to lead society about by the nose. And the sooner, the quicker."

"You be the leader of metropolitan society?" he cried.

"Why not? We have the edge on every one now. You have the money and I have the energy; and we both have brains enough to outguess any one else who wants to dominate things."

"But what's the point?"

She drew her arm through his and sat down with him on the ingle seat.

"Morgan dear, you're *stagnating*. You are seeing the world cross-eyed."

"But I don't see that advantage of this ——"

"My dear boy, it was the dream of your father's life, and if your mother hadn't died when you were a baby, they would have accomplished it together."

The Pomeranian leaped on his lap and curled up with an air of satisfied comfort.

"That is a great argument for it, surely," he admitted.

"Then we will do it." It was not a question, it was a statement.

"Under one condition," he replied. "I must go to bed every night at half-past eleven."

She put up her face and kissed him.

"You dear old sweet country boy!" she cried. "That is just the time you will begin to wake up."

"Perhaps you can arrange to have a wheeling chair for me, so that I can be pushed off in a corner and allowed to go to sleep."

"Not at all necessary. I shall have to spend all my time trailing after you to the corner instead to see what other girl you are carrying on an outrageous flirtation with."

"It sounds fine!" he said, laughing.

"It *is* fine. They write books about the shallowness of society, but that is only theory. Society is a necessity for people who have been brought up that way. You might just as well talk about the shallowness of breathing oxygen."

He pulled the little Pomeranian's ears, and the animal opened one eye with a companionable air.

"Morgan," went on the girl, "you can't afford to

take a middle class view of people of your own kind. You were born a gentleman— and you always will be a gentleman. You can't live in New York and spend your time going to moving picture shows like clerks and shop people. You will do just what other well-born people do."

"I still eat with a fork," he said, irrelevantly.

"That's it," she cried, "and you couldn't get along without your evening clothes. All the things of our life are necessary to you."

"Some of them, at any rate."

"I want you to get this, then," she continued; "if you are going to mix with people of your own class, you might as well be some punkins and tell them how to run things. I want to be *boss*."

"Well," he said, at length, "I am sure I shall interpose no objections to any of your ambitions."

"You are a real pippin," she cried, rising and walking lazily over to the fire, where she held her slim fingers to the blaze. She studied the logs for a moment thoughtfully.

"And to-morrow," she decided, at length, to say, with the air of one stating a fact that had already been tacitly agreed upon, "we will leave on the afternoon train."

She waited breathlessly. He closed his lips.

"No," he said. "Not to-morrow."

He was willing to humor her in her ambition at the proper time,—when the year was up. But he had no intention of leaving Prince Charles before that time.

"Well," she said, carelessly, "I can wait over a day."

"Nor the day after."

She faced him suddenly. He put down the dog.

"I am of the opinion," he explained, "that I had better finish out my year."

She perceived that there was going to be a conflict between them. It was not that it made any great difference whether he went home now or four months later. It was the fact that she noticed in him a development contrary to her ideas—a desire for simplicity rather than for show and for social attainment. His stay in this place had broadened him—she could see that the gap between boyhood and manhood had been almost completely bridged. She had an intuitive conviction that he might, if left beyond her sphere of influence much longer, drift completely away from her. And her scheme for their future life depended on her ability to keep both hands on the tiller.

That he should insist, therefore, on staying here longer irritated her and filled her with uneasiness. And the very fact that she did not seem to be able to prevail as formerly made her lose her grip a little.

"Morgan," she cried, "have you—are you getting interested in this girl you wrote about?"

"Not I."

"Then what is the matter with you? You started in this year because I asked you. Why can't you end it when I ask you?"

He smiled.

"You mustn't pull the reins too often. Give me my head."

Tears of vexation stood in her eyes. She saw that she was ineffectual. He was immovable.

"Morgan, I wouldn't be stubborn."

"I must be allowed," he asserted firmly, "to decide certain things for myself."

"And I," she said sharply, "will decide certain things for myself—if necessary."

She walked away from him.

"I don't know what you mean," he replied, evenly, "but that is certainly your privilege."

"You *do* know what I mean. It seems to me

that when a girl says she will marry a man, that is important enough for him to set aside his whims and caprices."

He closed his lips firmly.

"I have started out to accomplish something here," he said, patiently. "I have gone through a great many hardships for it, and I don't want to give it up."

She came back to the fire.

"Morgan Holt, I will ask you a plain question. Do you want to marry me or not?"

He returned her look steadily.

"My dear Madeleine, that is not a question. It is a threat."

"I repeat it," she persisted.

He smiled.

"The answer is yes," he said.

She closed both her hands tight. She scarcely thought before she said it.

"If you want me *now*, I am all yours. If not, *I cannot wait.*"

He glanced at her momentarily, and waited for her to say more if she wished. But she stood silent, breathing a little faster. The almost disdainful ultimatum in her speech left him but one thing to do.

He did not intend to discuss a thing flung at him in that way. Presently he held out his hand.

"Good-night, Madeleine," he said, very quietly.

A chill went over her. She would have given everything if she had not pressed it quite so far. But there was no suitable retreat. She took his hand and bidding him good-night, swept by him and up the stairs, tears welling up in her eyes.

He stood still for a while in exactly the spot she had left him. The little dog sat on the rug before him looking inquiringly up at him. Then he slowly moved over to where his coat lay on the chair and putting it on, let himself out of the house.

The little Pomeranian dog, puzzled, watched the door through which he had gone, with his head cocked wonderingly on one side.

CHAPTER XXIII

IT is a trite phrase to say that we never know how much we want the girl until it is apparent that we cannot have her. Morgan was thoroughly upset. When he got home, he lighted the fire in the living-room fireplace and sat down before it to think the question out. There was nothing, however, to think out. There was the fact. She would not wait. He had the alternative, of either not being present when they began the work in the cypress swamp, made possible by his ideas (which would mean he would have to leave, immediately, his house and his dog and all the things that had been his life in the past seven months), or of not having Madeleine for his wife. If that choice had been put up to him without any attendant circumstances, he would not have hesitated in arriving at his decision. But it was not a question of whether he wanted to stay most or wanted Madeleine most. It was a question of whether, having started on a scheme for his development, he should stop it before it was finished. It was a question of whether she was justified in de-

manding that he either go back with her to marry her now, or else not at all. She asked too much. Had he not felt that she knew she asked too much, he might perhaps have gone back to her on the following day with his bag packed. But it was the fact that she could not but agree with him that he ought to stay, and wished to force him to go in spite of it, that made him firm. And when he kicked out the embers at half-past three on that Sunday morning, he felt that he could not change his decision, even if it cost him a wife. And in this, he was strengthened by what Mrs. Rupert had told him some time before; that he had only to imagine how he should feel if his own wife were out of sympathy with him and inconsiderate of his wishes, to know how difficult her life was. Was not Madeleine inconsiderate and out of sympathy with him now? Now was the time for her to show consideration and sympathy. If she could not do so before their marriage, would she afterward? All this was very clear in his mind.

Madeleine, therefore, went back to New York, alone, the following day, and she wrote him no more letters. He felt now as if he were cut off entirely from his own world. He began to think of

his friends and his old haunts with more regret than at any time during his absence from them. For, previously, he had always been buoyed up by the fact that Madeleine was his. She had never said so, but she had given him every reason for the greatest confidence. But now he had no sheet anchor anywhere.

He did not feel the same cheerfulness about his work now. He did not turn out early in the morning to take up his hard labor on the oak trees with the same vigor and enthusiasm. He resented, for the first time, the frugality of his meals. For the first time, he found the house lonely, and heard his footsteps echo as he walked through it. In desperation, he would make long calls in the evening on John Anderson, and sometimes even on Mr. Peters, after which, walking home through the dark woods to his darker house, he came to hate the life he made himself live. He hated the damp, chill house. He hated the great trees he had thought were so wonderful. He even hated the collie puppy. There was no object in his year of exile now.

One evening he gathered together all the letters Madeleine had written him and, arranging them in order, read them all, beginning with the first and

ending with the last one she had sent saying she was coming to Mrs. Brown's. It was a morbid, self-punishing undertaking, and only served to remind him with cutting force that the sun was no longer shining. And when he had read the last one and realized that it was the last one indeed, he resolutely gathered up every letter, envelope and enclosure, and threw them in the blazing fire.

There was nothing then left to remind him of Madeleine Graham.

"What's the matter, Morgan?" cried Perkins, one day. "You look as though you'd swallowed a catfish."

Morgan laughed—without any great enthusiasm.

"If you fellows would get busy and start things moving up here, I would have something to occupy my mind. If you don't, I'll go crazy."

"What the dickens!" exclaimed the other. "Say, I often wondered what you were doing in this burg anyway. Seems like the wrong location for you."

"It's wrong enough—just now."

"I fall to the idea right off," said Perkins. "Used to have a girl just like that myself. Made me so acid you could test me with litmus paper. Finally, I said one day, 'Perky,' I said, 'you're too gloomy.

It aggravates her symptoms.' So I turned real cheerful—almost funny, you know. I came down to the sunny South and tried the absent treatment on her—just to see if she was perfectly sincere, you understand. And when I went back, appearing so excessively happy it looked as if I couldn't hold it all, she weakened. Gave right in and married yours truly about a week later. So I've come to the conclusion that in going after a girl you've got to play a system."

Morgan laughed.

"You've just got to buck up," Perkins went on. "Here's spring coming, leaves on the trees, robins chirping, and you looking like a Masonic funeral. That will never do. What you need is a little trip with me on the company down to the Dismal Swamp, where they're trying an experiment with a full-sized model of this syphon of yours."

"Where?" asked Morgan, eagerly.

"Dismal Swamp. But don't you worry. It's no worse than you are. And they tell me this syphon is working like a charm—that is," he added to take the edge off the compliment, "since we have made some eight or nine modifications of the original scheme."

His companion rose excitedly.

"When are we going?" he demanded.

"To-morrow morning. On that side-wheeler dreadnaught that leaves at seven o'clock. Can you get up that soon?"

"Get up! I'll stay up all night."

They found the syphon was indeed working satisfactorily. They had had to add two or three more valves and an automatic controller for the pump, which started it as soon as enough air had leaked in to destroy the efficiency of the syphon. And, in order to get a greater flow of water, they had made it a triple syphon, all three of the pipes being attached to the same pump, which exhausted them of air at the same time. At this rate, when they had been pumping an hour on the particular pond they were experimenting with, they could see a perceptible lowering of the level of the water. The idea was when they had drained all the water out, to close off two of the pipes and the third would take care of new water that ran in.

The firm in Norfolk were as pleased with the success of this device as he was himself. They had a long talk with him, following the visit to observe how it worked, and explained what they were will-

ing to do for him. They announced that they were willing to pay him five thousand dollars on the first day of July for his work in making it possible for them to get control of and operate the Prince Charles swamp. Or they were willing to let him take a percentage of the profits. It was absolutely immaterial to them. They wanted him to be satisfied.

Of course, he would have preferred to have the real money on the first of July, because after September he would be using his own "New York money," as he called it, and the percentage of profits would not be perceptible if added to his income at that time. However, the five thousand seemed more like a bribe to him. He did not like the idea of walking off the field just as things were beginning to happen. So he said that he would take a percentage of the profits and see the thing out.

"In this particular case," he explained, "that is not business. It's just my sporting blood."

They did not understand, but they laughed.

"Now," he went on, "you will need to own, or have the use of, land between the swamp and the bay."

"We thought that would come later."

"I mention it," said Morgan, "because I own enough land to take you half-way."

"Oh, in that case, we shall, of course, pay you for the privilege of crossing your land with our pipes," said the senior member of the firm. "In fact, we had better have a contract drawn right now, allowing you a certain percentage of profits and a reasonable rate for the use of your ground."

A stenographer was called in, and the terms of the contract dictated to her. Morgan interrupted at one place, with an almost mischievous smile.

"In regard to this water you are piping across my ground, I should like to have the privilege of tapping the pipe and using what I need of it."

He had been giving this matter some thought since he had seen the syphon working.

"Of course," said the senior partner, hurriedly, and dictated: "and said party of second part shall have privilege of tapping in and using as much as he shall desire of water thus piped across said land. Satisfactory?"

The young man nodded.

The contract was signed and witnessed. Morgan began to feel very comfortable, and when Perkins, who had not been in the room while the document

was being drawn up, at length came marching in with his hands in his pockets, whistling softly his verson of the Spring Song, the former began to laugh. Perkins, as quick as a flash, picked up the contract.

"What do you want that water for?" he demanded, suspiciously.

"Power."

Perkins gazed at him with pursed lips.

"Bonehead! bonehead!" he exploded, and administered a kick upon his left leg with his right in his most approved comedy manner. He turned to the senior member.

"He has a twenty-foot head of water there," he exclaimed.

"But doubtless," put in Morgan, reassuringly, "a very slow stream after the bulk of the water has been drained. I hope to have enough to run a dynamo to give me electric lights in the house."

Perkins sank into a chair.

"Say, you'll be a millionaire some day," he ex claimed.

"That's what I'm dreading," said Morgan.

This was considered a very good piece of humor, and they all laughed pleasantly.

CHAPTER XXIV

MR. RUPERT'S brokers were calling on him for more margin. The cashier had bought rather heavily in Pacific Steel, because of information he had been able to obtain, through a good source, that a larger dividend was to be declared in the fall. At present, manipulators, who were also perhaps aware of the proposed extra dividend, were hammering the stock down to buy in as low as possible; and Rupert was having a hard time not to be frozen out. He needed every cent of money he could get. Now was no time to think of redeeming bond issues of the cypress company, so he sent for Perkins to learn his terms.

Perkins had him in a corner. If all the first-mortgage bonds were presented on the first of May, as they would be without a doubt, he should have to have more than thirty thousand dollars to redeem them, and he had no such sum. He (and this means the Prince Charles Cypress Company) had never intended to have such a sum. They had expected to have redeemed the issue, not with cash, but with the

worthless second-mortgage bonds; and now that the Norfolk company had prevented this, they had the choice of either giving up thirty thousand dollars or paying the former company a lesser sum to accept the title to the swamp land, and with it the responsibility for the bonds. It was only a question of how much money they would have to pay to do this.

It is a credit to Mr. Rupert's unhuman mental calm that he wriggled out of the situation at an expense of eight thousand dollars. Perkins would willingly have taken the whole thing over for not one cent, as they expected to get large returns from the timber; and he would not, therefore, press Mr. Rupert as hard as he might have wished to, because he actually feared that the latter might decide to pay for the bonds and retain possession of the land. He was, therefore, not a little relieved when the deed was made out transferring the land to his company.

"And now," beamed Mr. Rupert, with bland self-possession, "since the *entente cordiale* between us is so pronounced, I shall be more than happy to give you my own personal note for eight thousand dollars. This is the same as a government bond," he added, smiling.

Perkins laughed. Since the cashier was rated at

much more than that sum of money, there was no question about accepting the note. The arrangements all completed, the former returned to Norfolk to make arrangements to begin work immediately on the cypress.

Rupert paid the other men in the Prince Charles Cypress Company, now dissolved, their share of the surplus with his own personal note. These notes, as well as the one he had given Perkins, were payable October first, after the dividend on Pacific Steel would have been declared, and he would be able to sell out and make the "killing" he had been waiting for for years. All the cash that should have been in the treasury of the Prince Charles Cypress Company had been invested in steel stock. Rupert's indebtedness, including the notes just given and the money borrowed to cover the drop in his stock, was more than fifty thousand dollars. His interest on this sum of money, together with the interest he was paying on stock purchased on margin, was an enormous sum—three or four times his income. The bank cashier was skating on thin ice—skating placidly, however—for he stood to make anywhere from five hundred thousand to a million dollars in the fall, when the dividend on Pacific Steel was

declared. His confidence was supreme. He had reliable information, and he was accustomed to relying on his own convictions.

No one would have guessed, from his unruffled bearing, that his footing was at all insecure. In fact, he scarcely noticed it himself. He did breathe a little easier when the stock stood still during May and the early part of June ; and when, at the end of June, the news of the coming increased dividend began to be generally known and the stock went slowly upward, he was more than usually jubilant, but that was only the excitement of the game.

When the first of July came it was not necessary for Perkins to make good his promise to return the bonds if work had not been begun on the cypress. By that time the triple syphon had been installed and was in perfect running order. One pipe of the syphon ran continually with sufficient head of water to run an electric dynamo, which generated electricity enough to run an endless belt like an escalator, which bore the logs out of the swamp and over the crest of the hill, from which place they were hauled by wagon down to the shore. Morgan, by reason of his right to the water power, was paid a certain sum for every log that was lifted by the escalator. It

would have been better to say he was to be paid, for he had received but little money as yet, since the plant had not been long in operation.

The whole thing was a wonder and a source of joy to the community. They flocked out in great numbers to see Prince Charles at last alive with a real industry, like other progressive cities; to see the water being sucked out of the swamp by some unseen agency; to discover with wonder that when they thought they had found, in the dynamo, the engine that moved the water, it was the other way round and the water moved the engine; to see old Alexander Berry's house lighted by electricity, with an electric stove and other electric devices (presents to Morgan from the lumber company) in perfect running order. It seemed as if wonders would never cease.

Mrs. Rupert herself could not resist the general temptation to come and see the unbelievable things. She found Morgan more enthusiastic than any of the people who came to see the operations.

"You look so young!" she cried.

"I am bubbling over," he admitted. "The more I see of this thing the more entertained I am. Feel as if I'd done something at last."

"I want to see it—quick," she said.

He showed it to her. He explained the things to her. It was as interesting as a fairy story—not because the pipes and machines and oily mechanisms were interesting, but because here was unlimited power furnished, not by man stoking complicated engines, but by the unsupervised forces of nature turned loose at the proper point and in the proper manner. Every one could have gone off and left the plant, and it would have kept on operating just like the rising and setting of the sun, limited only in the length of its operations by the length of time the lubricating oil held out.

"It is very wonderful," she said, "but I think you are more so."

He shook his head.

"I'm just theory," he returned. "These other fellows are the engineers. They work out things." He laughed. "If this thing stopped running I couldn't start it again."

"I don't believe that. Mr. Rupert says you have an unusually accurate brain, and you are going to be a millionaire some day."

"Having an accurate brain," he replied, "seems to have its drawbacks."

She laughed.

"Oh!" he exclaimed, "I want you to see the electric chafing-dish."

"Thank you," she said pleasantly, "I am hungry."

He started with her toward the house.

"We can cook a whole meal on electric things,—chafing-dish, toaster, percolator. Let's do it."

She hesitated.

"No," she replied, smiling, "not again."

"Oh, then what's the use of having them?" he said, disappointed.

"To show to me, foolish. Lead on.

"This is a very grand equipment for the old house," she said, when they were inside, and she saw the electric lights.

"It is indeed. The poor old house can't live up to it."

She gazed about her thoughtfully, and walked about through the rooms on the first floor.

"If you were going to stay here," she said, at last, "you might, without straining this apparently large income you will get from the cypress, remodel the house. You could throw the living-room and dining-room into one great room with a fireplace at each end. The present kitchen and pantry would be the

dining-room, the present down-stairs bedroom a library. You could open that stairway to come right down into the hall."

He looked the situation over.

"Wouldn't that be glorious?" he said, "and you could have the white balusters with a mahogany rail and a colonial spiral newel at the bottom—that you could sit on," he added, smiling.

She walked to the kitchen door.

"Right off there," she went on thoughtfully, "would be the kitchen wing. And I hope you would have a tile floor and tile walls, and a big ventilating hood over the stove to carry off all the odors."

"I most certainly should. And every Saturday morning I'd have it washed out with a hose."

"Thursday, or Friday, would be a better day," corrected the housewife, "but the principle is the same. And what a wonderful pantry one could have if it were really made right."

He shook his head.

"You're spending too much time on the machinery part of the house," he said. "You were just beginning to think of a place for the barrel of flour and a place for the can of lard."

"Wasn't I, indeed. And we hadn't decided at all

on the red tiles for the fireplaces and high unpaneled wainscot for the walls."

"And for a chandelier," he said slowly. "I should want to take the great pair of moose antlers in the attic, and hang them by iron chains from the ceiling to support two rows of electric light bulbs each shaped like a candle."

"There would be a porch at this side on a level with the ground, paved with brick. And the bath-rooms." She smiled at the jump her mind had taken. "The three bath-rooms are to have cork tile floors, which aren't so torturing cold. Can you imagine such a wonderfully beautiful house as could be made out of this unpromising beginning?"

"No, indeed. I shall never dare to think of it again."

"Why?" she asked, surprised.

"Because I shall never build it."

"There is no reason why you shouldn't."

"If I go to New York," he said, unconsciously quoting, "I shall have to do just what other people of my—my own class do. I must live the same life the others live, or it will be impossible for me to endure existence at all. And those people would never see the charm of this old place as I have learned to

see it. I don't think I could stand them ridiculing it. I should rather have a pleasant picture of it in my mind."

"Will you," she asked, "carry away a pleasant picture?'"

"I think so," he returned, slowly, "of everything."

"Everything," she said, reflectively.

He smiled.

"Everybody."

She laughed, and, holding out her hand, ran quickly down the steps.

CHAPTER XXV

JULY and August were hot, happy months that passed very quickly. The two young men who were running the operations in the swamp lived with Morgan in his house, and Perkins, who came up periodically (with a lot of talk to the effect that this was the slowest operation he ever had seen, anyway, and why didn't they get busy with a capital B and let the company realize a little more than sixty per cent. on their investment), would stay a day or two longer than was absolutely necessary to cool off his blood. Norfolk was a trifle hard on his nerves in summer. He felt as if he had a fever all the time, believe him. Very fond of the hot bread, gentlemen, but deliver him from the hot nights. A little vacation with old scout Morgan, sitting in the midst of a circle of electric fans, made him feel like a new man

One Saturday morning when a log came up the escalator sideways, and broke things up generally so that operations had to be stopped for the day, they turned the whole force of men loose on a little spot of cleared land behind Morgan's house. They

hauled sand and gravel, and rolled and leveled the ground to a quarter of an inch by the surveyor's instrument; and by nightfall had an extraordinarily good beginning for a tennis court. They sprinkled it and rolled it every night for a week, and in the end it turned out to be a very fine affair. Every evening thereafter they played there until the sun had sunk behind the trees of the swamp, and dark grew so thick they could scarcely see the balls. When Perkins came he would stretch out in a steamer chair by the side-lines, and comment caustically on the ability of the contestants. When he felt it was dinner time he would step out on the court with a commanding air and take down the net. Thus the summer and the early part of September passed pleasantly, and one day, Perkins, newly arrived on the side-wheeler from Norfolk, burst in upon them and exploded the bomb that seemed to set a period to it all.

"You're the scoundrel!" he cried, shaking in Morgan's face what appeared to be the illustrated supplement of a Sunday newspaper. "Trying to put one over on us all the time. Never heard of such four-flushing in all my life. And we trusted you like a brother."

He sat down and fanned himself with the paper.

"What's the matter?" asked Morgan.

Perkins tossed him the newspaper.

"Read that!" he exclaimed. "Keep yourself informed. Follow the events of the day."

The other two rose to have a look at the sheet too. The head-lines said:

WHERE IS MORGAN HOLT?

Young Millionaire Mysteriously Missing
Last heard of as passenger
on boat from Baltimore
to Norfolk. Probable that
he never reached Norfolk.

The article went on to say that nearly a year before the young "multimillionaire" who had come into his money had suddenly disappeared without having previously announced to any one that he intended to go away. It had been given out that poor health had compelled him to seek change of air in Europe; and malicious gossip had at one time intimated that he was a changling, and not entitled to his inheritance. While this gossip had subsided, society in general had not understood his disappearance, which was generally looked upon as rather an extraordinary proceeding. This view was im-

measurably heightened when it was discovered (of course by a representative of that particular newspaper) that Morgan Holt had *not sailed for Europe at all*, but when last heard of had been a passenger on a steamer for Norfolk. He seemed never to have landed in that town, and employees of the steamship company remembered finding his baggage and overcoat in his stateroom, which were later, in response to a telegram, expressed to his home in New York.

They made a very delectable story of it. A sketch of his life and the career of his father, together with an estimate as to the probable amount of the fortune, followed. Added to this was a column of conjecture as to what had happened, with information as to which persons would receive the money in case Morgan Holt were now dead. In the very center of the page was a photograph that young man remembered a cousin of his had snapped one afternoon during the tennis tournament, the only good portrait of himself he had ever seen.

"Do you suppose the poor fellow can be dead?" asked Morgan, sympathetically, when he had read the article.

Perkins rose.

"Cut it out!" he exclaimed. "You can't pull

that bluff any more. The beans are spilled, I tell you. Look at that picture. Speaking likeness. I can hear it all the way over here."

"Sit down and have dinner with us, Perkins," returned the young man.

"Thanks, very much." He set a place at the table for himself. "The reason I bought this paper was because the date this Morgan Holt fellow sailed from Baltimore was September 28th, and the date that the chap over there named Henry Morgan registered at the Prince Charles Tavern, after having swum ashore (presumably from Europe or the coast of Africa, and not the Baltimore boat), was September 29th. Add to that that his watch is engraved with the initials 'M. H.,' and he looks like this picture in the paper, and I think you have a very interesting series of pure coincidences—pure and simple coincidences. Nothing to it, of course. Just coincidences."

Morgan laughed.

"Of course," he said quietly, "I'm Morgan Holt. Didn't you know that?" he added, naively.

Perkins gazed at him malevolently.

"That will be about all of that," he decided. "Tell us about it."

"Just a stunt. Incognito for a year. Chance to see some other phase of life."

He answered their questions freely, but said nothing about Madeleine Graham. They all gazed at him spellbound.

"And, to get down to vulgar details," said Perkins, "how much are you worth?"

"It's an incredible sum—thirty millions or more."

"Great grab!" cried the other.

The idea was as incomprehensible to the three men as it was to Morgan himself. Thirty millions! Morgan had so revised his ideas as to sums of money, since he had been earning it, that thirty dollars seemed a large amount. Thirty millions was inconceivable—like infinity. It gave him a sense of unpleasant dizziness to think about it—the same feeling he would have had in looking down from the top of a high building—so high that it appeared impossible that such a building could ever have been built.

He was not disturbed that his identity had been discovered. He realized that, as soon as Perkins sent his telegram to Norfolk telling the firm who he was, every one in Prince Charles would know it. But they had to know it soon, anyway. In two

weeks his year was up, and he should return to his home and money and friends. At that time the news of his identity would become public property. He was nervous about the notoriety of it. Having been simply an ordinary citizen, coming and going unnoticed, he shrank from stepping out on the center of the stage, as he must when he returned to "his own." However, he wrote a letter to Mr. Cogshell, his lawyer, directing him to make a statement in regard to his whereabouts, and resigned himself to his fate.

The news spread over the countryside like wildfire. He awoke one morning to find himself unpleasantly famous. The seclusion of the old house gave way to a pageant of curious and congratulatory people. Every one for miles around called upon him. His afternoons were a series of receptions. The poor old place was transformed. Gay, bubbling maidens, in bright, frivolous clothes, crowded the porches, the shady spots under the great trees, the borders of the tennis court. All the young men, scenting revelry from afar, tore themselves from their several tasks and tagged after the frivolous gowns. Mothers sat in easy chairs, as far as the limited number of easy chairs would go.

Morgan's bill for oranges, lemons, indigestible cakes and the like was very large. In a word, he perceived that he had become a public personage.

He was not enthusiastic over the change. It was with no feeling of joy that he looked forward to his return home to pomp and circumstance. He had been away from it so long that it scarcely seemed as if he had ever really led such a life. Had it been a return to Madeleine, it would have been different. But how unlike the return he had looked forward to a year ago was the actual one he was now to make. He had succeeded in his venture, to be sure, beyond his fondest hopes, but the reward had been withdrawn. The person he cared more for than all the others—by a hundredfold—would not be among those to welcome him.

At least this is what he thought for one unsettled, unsatisfactory week. Then suddenly, to his great surprise, he found one day among his mail a letter in a familiar handwriting (the first in four months) addressed to "Morgan Holt, care of Henry Morgan, Prince Charles." He tore it open. It read:

"DEAR BOY:

"As if nothing had happened, you see. I have been punishing myself ever since. I was wrong,—

all wrong. I put myself in your hands. It would serve me right if you would have nothing to do with me now.

"Contritely,

"MADELEINE."

Morgan read it again. He gave the telegraph boy a dollar to send her this telegram:

"Coming on the twenty-fifth."

CHAPTER XXVI

SEPTEMBER twenty-fourth. Early afternoon at the old house once Alexander Berry's. Half-grown collie pup frisking about, ignorant that title to his person had just been made over to one of the men in charge of the cypress operation. Trunk packed and ready on the front porch. Shutters closed in the second-story rooms, padlocks on the new pump house, with its electric motor within, and on the other heterogeneous surrounding structures; chairs taken in from the lawn and porch, and general blank air of desolation pervading. Motor car entering the lane, in which were Mr. and Mrs. Joseph Rupert coming to call.

This was the picture that Morgan Holt saw, standing for almost the last time on his front porch, looking at the last red sunset behind the trees. He knew the Ruperts were coming. Mr. Rupert, deciding easily that since Morgan was so much of a personage, it might be well to be gracious, had called up the young man on the telephone and

pleasantly suggested that he and Mrs. Rupert stop for a minute to bid him good-bye.

Had it not been for Mrs. Rupert, Morgan would have been tempted to make some excuse, but as Mrs. Rupert had been included, he had urged them to come. He understood the bank cashier's motive, in the main. That gentleman considered it inadvisable to have any misunderstanding existing between him and persons of importance, and he could, with his calm self-possession, outwardly patch up any bad feeling by simply seeming to forget it and saying nothing about it.

"Can't get out," cried Rupert, holding out his chubby, well groomed hand. "Just came to Godspeed the sojourner in our midst."

His wife leaned forward.

"It has been almost a year," she said, "since we found you on the beach."

"A very wonderful year for me," he said, gravely. "I can hardly make up my mind to go back."

"Don't go," she exclaimed, quickly.

"The gentleman is rich," explained her husband. "Rich people live in New York. He must also live there, or Providence would take his money away from him."

Mrs. Rupert adjusted her veil.

"I don't want Providence to take his money away, but I am very sorry he has to go."

"I've been blue all day about it," he replied.

She laughed.

"Stay here!" she said. "Disappoint the"—she stopped—"the people up there," she ended.

Mr. Rupert looked interested.

"You could build an ancestral hall right here," he observed, "you, of course, being the ancestor. Tudor houses are being used extensively this year for ancestral halls. Don't you know, little diamond paned windows, stone tracery, and so forth. Something very elegant and distingue could be constructed here by a person desiring to be an ancestor. Don't you think so?"

"I think I like the idea of remodeling the present house better."

Mrs. Rupert clapped her hands.

"True!" she cried. "That's my idea."

It was indeed her idea.

"My wife differs from me in public," observed Mr. Rupert. "I cannot teach her always to agree with me when others are present. We must go. Good-

bye, Holt," he said, genially. "If at any time again you feel an irresistible desire to be washed up by the sea, let me know and I will meet you with my entire wardrobe."

The young man thanked him. Mrs. Rupert stepped quickly out of the automobile. The chauffeur started back toward the house to turn. Her husband remained seated.

"I had to get out and show you the proper respect. Good-bye; I shall miss you."

He took her hand.

"Thank you. Good-bye."

"You go on the stage this evening?"

"Yes."

Somehow the occasion was not pleasant. He felt as if he were saying good-bye to some one he should not see again.

"And the girl?" she asked, in a low tone.

"It is all right. She wrote—asking me to come back."

"I see. I'm very glad."

The machine came back.

"Good-bye."

"Good-bye."

He helped her in. She waved her hand. Mr.

Rupert bowed. They swept by and left him standing before the house.

She still had that picture of him, standing before the house in the light of the setting sun, waving his hand to her. When she next drove by the house, it would be still and quiet; and he would not run out to wave his hand to her. If he had given her his dog! Why had she not asked him for the dog, the frisking collie puppy? Why should the man who bossed the cypress cutting have the dog?

She said nothing on the way home, but sat close to her side of the car, leaving a clear space of seat between her and the man beside her. And he, deep in his prospects of prosperity, now that the extra dividend on Pacific Steel seemed all but assured, paid no attention to her. She looked at her watch. It was half-past four. In an hour the stage left. It would seem worse when the stage had gone.

Quarter to five by the clock in the hall of her own house as she passed through. She went to the kitchen and gave sundry trifling directions for the dinner—just as if this were an ordinary day and it made any difference about the dinner. In the hall were two bills. She took them up-stairs to her room, and sitting down at the little desk there drew two

checks for the proper amounts, enclosed them and directed the envelopes. She wiped her pen and closed the desk.

Quarter-past five by the little French clock on her dressing table. She stood by her window overlooking the darkening road. It was a light ribbon between the green fields. She could see a hundred yards either way on it. Beyond, the wide bay stretched away indefinitely. There were fifteen minutes more. She would make the most of them. The clock ticked on. She heard the rattle of horses' hoofs in the distance, long before the crazy old stage came in sight. And presently—it seemed as if it could not really be—it emerged from behind the pines, swinging slowly along, the reins about the whip and the driver lighting his pipe. Her eyes did not leave it from the time she first saw it until it disappeared again behind the trees at the far end of the road. She did not move until the footfalls had died entirely away in the distance. And then, hands clenched, she threw herself face downward on the bed.

Quarter of six by the little French clock.

CHAPTER XXVII

THE next day was chill and raw. A fine drizzle fell on the metropolitan streets. Morgan looked at the lines of taxicabs as if he had no idea of their use, and stepping out into the damp streets, walked home, carrying his bag.

He had accomplished everything he had set out to accomplish. He had earned his living—and more—for one year. He had proved his ability to accomplish things without the aid of his father's money or his own position as a rich man. He had won the girl he wanted. Nothing more could be desired.

He shivered uncomfortably as he nodded to the man who opened his own front door for him. He had rather hoped it would be the old servant, but, as Cogshell had closed the house during the year, and had only opened it as the time for his return drew near, the old servants were not available. He had hoped that a fine fire of logs would be burning in the hall fireplace, but it was bare and cold, and brushed clean. The hall, always dark, smelt close

and musty. He pressed the button of the electric elevator.

"Elevator is not working, sir," said the man. "It is to be fixed to-day."

He walked up the double staircase. Everything throughout the house was scrupulously clean and in order. Not a book or magazine or paper lay about anywhere. The furniture was placed with studied care, each piece with some geometric relation to the others, and gave no illusion of having been used at any time. It would have been fitting to have had each room roped off with a silk cord as they do in the state apartments of castles and executive mansions on view to the public.

He was glad he could assure himself that his year had been so successful, or the unhuman aspect of the house would have made him very dismal. It was not like home. It had more the aspect of having been some one else's home—some time before. Indeed, that was quite the truth, for it was a changed Morgan Holt who returned to it, although he did not fully realize it.

The news of his arrival brought forth the butler and the housekeeper. These were the old ones, which fact cheered him considerably. A fine bath,

clean clothes and a good breakfast further warmed his heart. He was rather at a loss as to what to do with his time. They told him his electric was in readiness for him, and that the big touring car was also in shape, but he decided to walk. At the door the man handed him his gloves and stick. He looked at them with some curiosity, shook his head, and went out without them. He walked in the park like an ordinary individual.

About noon he returned and called up Madeleine. She had gone out, but had left word that she could see him at four o'clock. The news of his arrival had spread. There had been many telephone calls for him. Mr. Cogshell, the lawyer, had called up four times during the morning. Morgan called him up and found he had gone out. His secretary said there was extremely important business.

In the afternoon he walked down Fifth Avenue looking in the shop-windows. He forgot entirely to be aware of the people around him on the street, until, after about half an hour, he found he was attracting considerable attention. People in vehicles were endeavoring to bow to him. He spoke to a host of people, with faces dimly familiar, and wondered who they were. Sometimes a car drew up to the curb,

and he found himself saying purposeless things, which he recognized as an inferior brand of "small talk."

Back at the house again, he hesitated for a moment over a braided cutaway coat the valet had laid out for him. To the latter's surprise, however, he decided against it, and put on a suit of homespun.

"I had Burley's send up some of these new scarfs, sir," said the man. "Very English, sir. They are being worn."

"How do you tie 'em?"

"I can show you the idea, sir."

The man made two dexterous turns with the silk, and slid the knot in place. Morgan shook his head.

"Too advanced, Jordan. Get me an old standby. Something suitable for a man of fifty."

The man's face fell.

"I thought it suited you well, sir."

"I'll let you bring me up to date later on," the young man said, "but we must go slowly."

Before he went to Madeleine's, Mr. Cogshell called up again. He endeavored to get Morgan to come to see him immediately, as the business was of "paramount importance." He seemed to be rather agitated, but the young man said it would be impos-

sible until the next day. They made arrangements for a meeting the very first thing in the morning.

Morgan was greeted at the Grahams' by Madeleine's father.

"Congratulations, my boy," he said, in his exaggerated manner. "Your name is on every one's lips. Every one's, b' George! Welcome back."

The other thanked him.

"You are the most important man in New York. I always said, sir, that every rich young man, every one of 'em, ought to go away for a year. Ought to have done it myself, by gad."

"I do not regret it," Morgan returned.

Madeleine entered. Her father presently retired. She walked close up to Morgan and looked at him, half smiling.

"What are you going to do with me?" she demanded.

"Keep you," he said.

"If you hadn't been so everlastingly hard-headed last spring," she said, "we might have had a basis of understanding. I see I am going to have a hard time with you."

She smiled.

"Well," he returned, "we'll have to get adjusted

Coming back to this life is like learning a new language. If you'll be patient with me, I think, in time, I shall give entire satisfaction."

She put both her hands on his shoulders.

"Patient with you! I think you are perfect. Do you suppose I would have humbled myself in the dust for any other man?"

"Do you still," he said, "have the same ambition?"

"A thousand times!" she cried. "The symptoms are aggravated. You yourself, by all this newspaper notoriety, have got yourself so gloriously in the limelight that the game is half-way won already."

"Oh, I myself have been helping?"

"Like a Trojan. And now I want you to kiss me—customary thing, you know—and sit down here by me and talk real business."

He did the first of these accurately and neatly, and sat beside her.

"As a love-maker, Morgan," she cried, "you are a prize—impetuous and irresistible. As soon as you are told to kiss a girl, you do it."

He laughed.

"I didn't mean to wait to be told."

"And now for the business." She took his hand

and touched his first finger. "The first thing is the announcement of the engagement. Mother wishes to announce it on the first of October. Will that be satisfactory?"

"Yes," he said, a little bewildered at this business-like promptness, "I suppose the sooner we get it over with—what I mean is," he corrected, hastily, "what is the use of delaying?"

"My idea exactly," she cried.

She ticked off on the second finger.

"Point number two—the wedding. What are your ideas about it?"

"Oh," he said, "church wedding, middle of the day, big bridal party—all those things. The people expect it."

"I mean, *when?*"

He hesitated.

"Why," he returned, rather overwhelmed by the definiteness of things, "not more than a year, I should say. How about June?"

She laughed.

"Oh, you hasty thing! I was thinking of the day before Thanksgiving."

"By all means!" he exclaimed. "The day before Thanksgiving. Why didn't I think of it?"

She put her finger on his mouth.

"If you don't stop this chaffing," she said, severely, "I'll elope with you."

He became serious.

"Go on," he said. "We have decided on the day before Thanksgiving."

"That's all just now, then," she returned. "The details we can take up later. We just want to know how much time we have. Two months is a most awfully short space. I hate to think of getting ready in that time."

"It sounds very hard," he said, vaguely.

She looked at him closely.

"Do you know," she said, thoughtfully, "you do not sound very glad about this."

He closed his lips firmly.

"My dear girl," he exclaimed, "if I didn't want to marry you, I shouldn't have asked you. A year ago I said I wanted to, and you promised, in a way, you would, if I made good in my effort to make my own living. I did make good. You were what I was working for. You are the only girl among all these people here I care a straw about. I couldn't live here in New York without you. I am entirely satisfied."

"You are satisfied, of course, but are you *glad*, overjoyed?"

He turned to her smiling.

"What a prober you are," he replied, easily. "How about you, yourself? How do you feel about it? Are you glad?"

"Of course I'm glad," she cried. "How can you ask?"

He took her in his arms with a certain resoluteness, and looked her squarely in the eyes.

"We are going to be very happy," he said firmly.

She looked at him uncomprehendingly, as if she thought it were not necessary to say that.

"Of course," she murmured.

"Very happy," he repeated.

"Of course, very happy. We have everything to make us happy. If we hadn't," she said lightly, "I shouldn't marry you."

CHAPTER XXVIII

THE clock was striking nine as Morgan entered Mr. Cogshell's private office. He greeted the lawyer warmly.

"How about this Pacific Steel Stock?" he asked the lawyer, as he sat down beside the flat top desk. "I am going to follow these things now I am to have charge of this big fortune."

Cogshell leaned back in his chair.

"What about the stock?"

"I saw by last night's paper that they did not declare the increased dividend, which has been expected, and that the stock, as a result, dropped some frightful number of points. Lots of people were cleaned out."

"Oh, yes. But what has that to do with you?"

"Did I have any of the stock?"

The other looked relieved.

"Oh, no!" he said.

"I thought perhaps," said Morgan, "that that was the business you had with me."

"Not at all. The business," Cogshell went on,

briskly, "is the same business I spoke to you about a year ago. We thought for a time it would blow over, but it has finally come to a head," he concluded, mixing his metaphors in a thoroughly businesslike way.

"In connection with this you asked me at one time if I had a mole between my shoulder-blades, or somewhere."

"Exactly."

Cogshell looked at him keenly.

"Go on," said Morgan.

"The story is rather a long one," said the lawyer. "It begins away back at the time of your birth. Your mother and father were on their way to New York from Florida, when it was discovered that the motion of the train had precipitated the event, and your father's physician, whom your father had accompany them (so fearful was he that an accident would occur), advised them to go no further than Philadelphia. Your mother was taken to a hospital in Philadelphia, two other doctors rushed over from New York, and in three hours a child was prematurely born. You perhaps know this."

Morgan nodded, wondering.

"Your father was almost frantic with anxiety.

He had set his heart on having a son. This child was a son, but a weak, frail son whom the three doctors worked on hopelessly, with artificial respiration, endeavoring to bring it to life, but without success. There was a nurse in the room at the time. And the distinguishing mark of this child was a mole high up on his back."

The young man noted that the other continually referred to him as "this child." He made no comment, however.

"The three doctors," pursued Cogshell, "are all dead. The nurse is alive."

"I see," said Morgan, to fill in a pause.

"The situation was this. The doctors did not have the heart to tell your father that the child would not live. While they were debating the question, a child, just born of an unfortunate woman in the free ward, was brought into the nursery to be weighed. The three doctors looked at each other, and immediately sent the nurse out of the room on some pretext. She was curious enough to observe, before she went, however, that the free ward baby had no blemish—at least not on its back."

Morgan clasped the arms of his chair.

"I think I see the connection," he said, evenly.

"What may have happened is, of course, apparent." Mr. Cogshell unfolded a white handkerchief and mopped his brow. "When the nurse returned," he said, "both babies were gone. Your mother was immediately put on a wheeled cot and taken to another part of the hospital. Three weeks later, according to the hospital records, she and her child left the institution. The same record shows that the free ward baby died."

Morgan met the lawyer's eye.

"How has this come to light?"

"The nurse told about it."

"Why had she not told of it before?"

"Well, she had never been approached. She was most liberally paid for her services, and she did not wish to cause trouble to your father, with no apparent object. And, of course, her chance of making a living as a nurse would not be bright if she antagonized the whole medical profession by exposing three most prominent doctors, who had performed a criminal act with the best intentions in the world."

"Of course," put in Morgan, "of course she could do nothing else."

"Now the question arises—did the doctors change

the real son of Mrs. Holt for the pauper boy born at the same time? Or did her boy actually live, and the pauper boy die, as shown by the record?"

Morgan was thinking. All this was very astonishing.

"One thing was in your—our—favor," went on Cogshell, with the air of a man filling in the time until his companion should say something he wanted to hear; "the record shows that the free ward baby had some trouble, due to hasty work by the hospital interne."

The desk telephone rang. The lawyer swung round to answer it. As he did so he knocked his newspaper off upon the floor. Morgan picked it up and looked at it listlessly.

"Will the testimony of this nurse," he said, when the other had finished, "be sufficient to deprive me of the property and turn it over to the other heirs?"

"The other heirs certainly think so. They have retained the best counsel to be had, and have been working on the woman for a year to make her tell what she knew. Of course," he admitted, "if it were shown that you had a mole on your back, the woman's testimony would be valueless; but if, on the contrary, it turned out that you had no mole in that

position, I am not sure that there would be any chance for us at all. Of course, we have the money, and could take it on from court to court for a long while."

"I see," said Morgan. He felt that he understood the whole situation.

There was a pointed silence. Cogshell gazed at him curiously.

"Well," he said at last, with ill concealed impatience, "I think I have said everything. Are there more questions you wish to ask?"

Morgan returned his gaze pleasantly.

"No, I think not," he said, quite contented.

"Then I shall ask one,—Have you a mole on your back between your shoulder blades?"

"Why," began the young man, in no hurry,—but just then the telephone bell rang again. Cogshell answered it. His companion let his eyes fall idly on the paper. When the former turned back to him, he found him staring round-eyed at the newspaper. His face was pale. The lawyer could hear him breathing.

"What is the matter? Glass of water? Here, take it."

Cogshell drew it from the cooler behind his chair.

Morgan stood up. The blood rushed back to his face. He pulled himself together with an effort.

"I will see you in a day or two," he said, his voice a little unsteady. "I am taking the train now—train South."

He held out his hand. The other grasped it, and watched him leave the office, without another word. As soon as the door closed behind the young man he dived for the paper and looked eagerly for the paragraph the former had been reading. There was no mistaking which one it was. The head-lines were these:

"BANK CASHIER COMMITS SUICIDE

Joseph Rupert, prominent citizen of Prince Charles, Virginia, shoots himself. Believed to have been caught in slump on Pacific Steel."

Mr. Cogshell read no more.

"But why," he said, "should that take Morgan Holt back to Prince Charles?"

CHAPTER XXIX

AT the door of Mr. Cogshell's outer office a man, evidently a newspaper reporter, accosted Morgan. He had been waiting for an hour.

"Mr. Holt," he said, with deference, "we have information that you are not the rightful heir of the Holt millions. Have you a statement to make?"

The young man gazed over the reporter's shoulder. He scarcely heard what the other said.

"See me in the morning," he replied, vaguely, and left the office.

The reporter opened his eyes significantly, and made a note in a small note-book. In the afternoon issue of his paper appeared the words,—"seemed greatly agitated, and would not deny the rumor." This, to the reading public, is the same as a positive confirmation of the news, and by nightfall the city was morally certain that Morgan Holt was not Morgan Holt.

Trains are slow, creeping things. It is a long way at best from New York to Prince Charles; but now it seemed to Morgan Holt that he was spending his

life on the way. The morning wore slowly on. Endless fields, houses, barns and bridges passed by. Noon came. The train plodded on. He wished to be there immediately, yet he did not know what he expected to do when he got there. He only knew that it was impossible for him to stay away.

He wondered how she was standing it. She had had no pleasure in her married life with her husband, and he had died disgracing her. His financial dealings were not acts of hers. She had scarcely even a knowledge of them. He had killed himself to escape the dishonor that would result from them and, in doing so, had lifted the burden of dishonor for himself to place it on her innocent shoulders. He had lived a coward, and died the same way.

Morgan knew that wherever she went now, people would refer to her as the woman whose husband had committed suicide to escape the consequence of his debts. Her friends would think of it whenever they were with her. She would carry it through her life hung about her neck—*his* albatross. It would be her burden, her punishment, just as if she herself had committed the crime.

Now was the time for her friends to come to her, and he was her friend. She had been a comfort

and a reassurance to him in the dreary periods of his life at Prince Charles. He wanted to be with her, therefore, to offer his sympathy, to be what balm he could to her in the trying situation. There was nothing he could say; there was nothing he could do; but he must be there.

The train was late. As the afternoon wore on it was further and further behind its schedule. The stage to Prince Charles was compelled by postal regulations to wait until quarter-past four for the mail. If the train was not there by that time, the stage went on without it. It was half-past four when they arrived. The stage had gone. He did not hesitate, but started to walk the ten miles to Prince Charles.

At seven o'clock he came to the gate of the Ruperts' house. A light burned dimly in the hall. He crossed the lawn with rapid steps and rang the bell peremptorily. The maid said Mrs. Rupert was seeing no one.

"Say I have come all the way from New York to see her," he explained.

The maid disappeared. He did not sit down, but walked up and down in the hall.

"Mrs. Rupert is at dinner," said the maid, returning. "She will see you in the dining-room."

"I—HOPED YOU WOULD COME"

He followed her. Mrs. Rupert, looking very pale in her black clothes, rose and held out her hand. She said nothing. The maid disappeared through the swinging pantry door.

"I—hoped you would come," she said, in a low tone.

He still held her hand.

"It seemed as if I should never get here," he returned.

"I know. When the stage passed and you were not on it, I thought you were not coming."

She sat down again at the table.

"You have not had dinner?" she asked.

"No."

She rang for the maid.

"Set a place, please, for Mr. Holt."

He sat at the table with her.

"I missed the stage," he remarked, not quite knowing what to say with the servant in the room.

"And walked?"

"All the way."

The maid disappeared.

"It was so like you to come," she exclaimed.

"Of course I never thought of anything else."

"If you only *knew*," she said, "what a comfort it is."

"You have had a hard time?"

"I have not cried. I could not cry. There was just a weight here." She put her hand on her breast. "I—I have been ashamed. I have felt as if I never could go out again—to face the people. They will pity me."

"You have too many friends. Your friends understand this situation."

"I have never felt as if I had so few friends."

"Now is the time," he returned gravely, "that you have the most."

She smiled.

"No," she said, "the fewest, but the best."

They were silent for a long while.

"Is there anything I can do?" he asked at length.

"No, thank you, I think not. My father and mother are coming to-morrow. They will arrange everything."

They rose presently from the table.

"I feel—like myself again," she said.

He noticed a little color in her cheeks.

"It is only a step," he returned, "from low spirits to contentment."

She thought a little while, apparently oblivious of him. She wanted to talk about something else than herself.

"Do you know," she observed at length, "who has been spoken of for cashier of the bank?"

He was interested.

"Tell me quickly."

"You," she replied.

He leaned back in his chair. He could not have been more staggered if he had been struck. She watched his face eagerly.

"Well," she cried, "what do you think of that?"

"I'm surprised."

"My father said you would not consider it."

"I doubt if they spoke of it seriously."

"Would you consider it?"

He passed his hand across his forehead.

"No," he returned, "I shouldn't."

She nodded.

"I thought not. When do you return to New York?"

"To-morrow. I left without even saying where I was going."

"I am glad," she said, in a low tone, "to have seen you even for so short a time."

He had risen to go. A certain unexpected reluctance to leave her came over him. He wondered at himself.

"I wish I were to stay longer," he exclaimed.

She smiled.

"Well, why not stay here all the time?"

He looked at her thoughtfully.

"Many reasons. Life in theory and life in reality," he said, reflectively, "are very different things. If the average man were asked whether he would rather have thirty million dollars and live in idleness in a big city, leading an uneasy, irregular and unhealthy life, or have six thousand a year and live a comfortable human life in a pleasant town like this, earning his own way, he would take the latter without hesitation. But give him the thirty millions first and ask him to exchange it for the six thousand a year, the comfortable life and the pleasant town and you couldn't make him do it except over his dead body."

She laughed.

"That's your case, isn't it?"

"It's my case exactly. I hang fast to the fortune I don't want and, dog-in-the-manger like, keep the other heirs who want it from having it."

"Could you make six thousand a year here?" she asked.

"No doubt of it. Three thousand as cashier of the bank. And three thousand besides. Your husband could have done it if he had not spent his time on bigger game. I get at least five thousand a year now from the cypress operation, which will continue for several years. And after that is finished I shall always have the water-power. I could generate enough electricity to light this whole town at practically no expense."

She leaned forward excitedly.

"Why," she cried, eagerly, "you would be the angel the town has been looking for for many years."

"It does need things," he answered, with enthusiasm. "It has been growing steadily in population, but its institutions have stood still."

She stood up.

"Come and start things," she said, smiling her wonderful smile.

"I would like it above all things," he replied.

He noted the delicate, evanescent perfume of her as she stood there. She was charming and compelling.

"Why not come, then?" she went on, glancing at him through her partly closed eyes.

He paused a moment.

"You do not quite realize the golden road on which I tread. In America the possession of thirty millions of dollars is a title of nobility. It proscribes the man's life. He must marry thus and so. Aside from the stock exchange, it is not good form for him to have an established business. He is to have no privacy. The press and the public follow him about from place to place. Unless I threw the money in the sea I should not return to Prince Charles—and," he added, unexpectedly, "to you."

He stopped, surprised at what he had said.

"As to the latter," she said lightly, but with eyes very bright, "I should think the sacrifice of the money would be worth it."

He laughed and held out his hand.

"I should think so too," he replied, gravely.

She let her hand rest in his for a moment.

"You spoke of the golden road," she said. "Please remember that the golden road is not always made bright by money and by pomp and circumstance; and perhaps service to one's fellow men, such as you could render here, and the earning of one's own way in the world might make a road to travel more golden and bright than any other."

He looked down at her intently.

"I may perhaps have a chance to find out," he said, presently. "My title to the fortune has been questioned."

She laid her hand on his arm.

"If ever there comes a time," she exclaimed earnestly, "when it may seem necessary for you to relinquish your claim to the money, do it willingly, and I think you will be happy."

He looked at her once again as she stood by the red glow of the lamp on the table. The rich light fell on her white young shoulders, and touched them with a tint that matched the flush on her cheek and the glorious gold-red of her hair.

"You are very beautiful," he observed, in a moment, as if that had been the subject of conversation.

She laughed softly, but did not reply.

"Good-night," he said.

"Good-night."

At the door he turned back.

"I shall remember," he said seriously, "what you said—about the golden road."

"Please."

"And if I should ever have to give up my money and come back here, I shall do it without regret."

"You are a wonderful person," she said.

He spent the night at the Prince Charles Hotel. As he was at breakfast in the morning, two directors of the bank, having heard late the night before of his presence in Prince Charles, came to offer him the position as cashier of the bank. After he had heard their mission, he thanked them, and said he could by no means accept it.

"The care of my father's money," he explained, "will take all of my time, and the lady I am to marry does not care to live anywhere but in New York."

He did this calmly, and with no sign of excitement. Neither of the old directors could have known that he had not lain down the night before until nearly daybreak, but had paced the floor, walking up and down in the little space between the cherry bureau and the closet door, driving himself, unwillingly, into the conviction that he must put the position in the bank out of his mind. His duty was to his responsibilities in another place—and to Madeleine.

CHAPTER XXX

WHEN he found on his arrival in New York that the newspapers had decided that he was not Morgan Holt, he was astonished. He bought ten papers, and took them home to find out all about it. The whole story was printed. Where they got the details nobody knows, unless the other heirs had considered it to their advantage to have it made public. There were photographs galore reproduced—irrelevant photographs—of the Holt house, the drawing-room in the same, the birthplace of Morgan's father, the hospital in Philadelphia where he was born, and others equally senseless. The details of the story were fairly correct. By afternoon all the papers agreed that Morgan Holt was not Morgan Holt.

The effect of this on his friends was remarkable. Two days before he had been hailed as the most important social figure in the metropolis. His yesterday's mail had been piled up on the desk in his study. To-day there was scarcely a missive. The world was curious, but few of them dared to call or

telephone to discover the truth of the rumor. So the telephone was silent. Morgan wondered what Madeleine was thinking about it. He thought she would be concerned, and decided to call and see her early in the evening, before she went out, if it could be arranged. He asked the butler to telephone to her house and see if that arrangement would be satisfactory, but before this could be done, Madeleine's father came to see Morgan.

Morgan was astonished, but supposed that the old gentleman had come to discuss the newspaper reports. In this he was not mistaken. Mr. Graham appeared to be in a state of much choler. He was standing before the fireplace in the library when Morgan entered.

"I have been hunting you all over this town all day yesterday and all day to-day," he burst out, blusteringly. "Lord bless my soul, I went in every club and gentlemen's bar in the city and, hang me! if I know where you hid."

"Sit down," said Morgan.

"I will stand up, sir, until I have had some explanation of your conduct."

Morgan dropped into a chair.

"My conduct?" he asked.

"You will oblige me, sir, by not adopting a debonair manner with me. You understand me perfecly, I believe."

"Now," said Morgan, "we will have a statement from you as to what conduct you mean, and what explanation you desire."

"What conduct I mean! and what explanation I desire! Do I hear aright? Is it possible that you do not know what the papers have been printing about you in the past two days? And can you be so fatuous as to suppose no explanation could possibly be asked for your mysterious disappearance?"

"To whom am I accountable for my going and coming?"

Old Hampton Graham shook his bony finger at the young man.

"To the lady," he cried, red in the face, "to whom you are affianced to be married."

"I grant you. But—to her father?"

The other pounded the table.

"To her father!"

"Don't shout," said Morgan.

The veins stood out on the temples of Graham's face. He seemed on the verge of apoplexy.

"I will not be dictated to! I will not be called to

account for the tones of my voice! Sir, I am a gentleman!"

"There are servants in the house," said the other, quietly. "It is well not to talk for their benefit."

"I do not wonder that you are ashamed of the subject. For forty-eight hours Madeleine and her mother and I have been on tenter-hooks, and not one word from you. Not—one—word! Never have I been treated so before!"

"You are referring to the articles to the effect that I am not really Morgan Holt."

"I think I made myself perfectly clear," observed the other, with dignity. "It is not apparent to me that there is much chance for confusion."

"As to that," returned Morgan, "I left the city yesterday morning, and did not see the papers until my return this evening."

"But you were approached by a reporter *before you left*, and did not *deny the rumor instantly*."

Morgan laughed.

"Is that the cause of all this excitement?"

"Well, my dear young sir, where there's a great deal of smoke there's bound to be some fire. It seems to me that when you might have saved us all this anxiety by telling the reporter fellow the thing

wasn't true, it would only have been the act, sir, of a gentleman to do so."

"You talk as if the rumor was of my death, rather than the mere loss of my money."

Apoplexy threatened strongly again. Hampton Graham's face grew pink.

"The mere loss of your money!" he roared. "Do I understand that you actually admit it?"

"I wish you'd sit down," Morgan said, impatiently. "It gets you so excited to be on your feet."

"I insist, sir, on an answer."

"Did Madeleine send you?"

The other glared at him.

"Madeleine and Mrs. Graham and I decided that this was a matter for me to take up."

The young man looked his companion squarely in the eyes. His jaw was set.

"And will you kindly tell me," he demanded, choosing his words, "*why* this question becomes one of such paramount importance?"

The other was arrested by the spirit in which this question was put.

"I will," he said, bitingly. "No man shall marry my daughter under false pretenses. If he has no money he is not to pose as a millionaire."

"That is to say, the fact of whether I have the money or not will make a difference to Madeleine."

"Make a difference, man! Great governor! Have you taken leave of your senses? Madeleine can't marry a *poor* man."

"And she wishes you to—to adjust this matter to suit the circumstances."

"That is her desire. That is, in fact, the desire of all of us."

"In other words," said Morgan, slowly, "if this money is not rightfully mine, Madeleine wishes to inform me that I need not consider myself engaged to her."

Mr. Graham coughed.

"In that case, you will, as a gentleman, release her, as a matter of course."

"She admits, then, that she is marrying me for my money, rather than for any love she might bear me."

The other raised his shoulders.

"My dear young sir, that is a very-delicate-subject," he said, running it all into one word. "You could not of course expect Madeleine to choose a man who could not support her properly in her own class."

"Suppose I should say that I am *not* the rightful heir to the Holt millions?"

The other put his hand up to his chin.

"Then, my dear sir, I should say we had come to the parting of the ways." He put his fingers in his vest pocket. "I have the ring you gave Madeleine here in——"

Morgan sprang to his feet.

"You have the ring I gave Madeleine?"

"I have, indeed."

"Do you mean to say that after all I have done for her, after the year I spent for her proving I was man enough to marry her, the sacrifices I agreed to make for her happiness, she sends back my ring by her father without first finding out whether there is any truth in these newspaper reports?"

The other flushed.

"Tut, tut, tut," he cried.

Morgan paced up and down the room. The interference of Madeleine's father in the affair, and her delegation to him of the office of continuing or breaking the engagement (as he saw fit) put the whole transaction on a purely business basis. She was thus frankly acknowledging her undivided purpose of giving herself to him for value to be received

—in money, power and position. If he could not deliver this, she would save herself for some one who could. It was a perfectly plain, equitable bargain. If he cared for that sort of marriage, he could not do better. But he did not care for it. It nauseated him. His only desire was to escape from it and from the girl—at any cost. Now was the time to burn his bridges. He paused before Graham.

"Give me the ring," he said.

Graham gave him the ring.

"When you go to Madeleine," he said, excitedly, "you will tell her that I will never inherit the Holt millions. You hear me; I will *never* inherit the money." The other winced as if he had been struck. "This ring I shall keep to remind me of the sort of wife I missed marrying by the merest stroke of Providence."

"There is no need of all this excitement," the old gentleman exploded. "We should have found it out sooner or later."

"Well, you've found it out now."

"How long," exclaimed the other, testily, "have you known this?"

"Not long."

There was a silence.

"I bid you good-night."

"Good-night," returned Morgan.

When the visitor had gone, he went to the telephone.

"Mr. Cogshell," he said, presently, "we will not contest that suit against the other heirs."

"What!" the lawyer shouted.

"No use dragging the thing out. I cannot show them a mole on my back."

"You have no ——"

"It's just as I say. The thing is hopeless. We will let them have the money."

He hung up the receiver, and stepped out into the hall.

"Touring-car, please, Bronson," he said. "I'm going to the theatre."

CHAPTER XXXI

THE next morning Morgan awoke in the mood of a man who has burned his bridges behind him. Last night his abhorrence of the selfishness of his small world, his disgust at the unhumanity of the one person he had counted on to be human, had so incensed him that he had taken his own destiny in his hands. Now, viewing the situation with a calm mind he felt that he had accomplished something valuable by this sudden act. He had pulled himself out of an existence that every day had grown more and more repellent to him. He had cast loose from a girl he did not love and who did not, and probably never had, loved him. But for these advantageous things he had paid a great price. In a certain way he did not mind that. The life he proposed to lead did not absolutely require the money he had given up. He had shown himself capable of paying his own way. But in surrendering the money he had surrendered power—power for good. That was a serious thing. It had the air of avoiding

responsibility. Yet, he reflected, as he dressed, if he had it to do over again he would doubtless do it in the same way.

By his plate at the breakfast table he found a note from Madeleine, written the night before, after her father had returned. No one but a person with Madeleine's view of life could have achieved such a composition. Almost on the spur of the moment she had manufactured a sincerity suitable for the occasion. She had approached the subject with a flauntingly apparent innocence, as though the situation had been one thrust upon her by the hand of Providence. She preferred to treat her action as the automatic consequence of his losing his money. She spoke of their duty to themselves and of their ultimate happiness. It was soft and gentle in its tone, as if it were a metaphorical cool hand stretched out to touch a fevered brow. It was so angelic that she doubtless believed in her own unselfishness. At any rate he knew that she felt that she had veneered over a rough spot until it was smooth and shining, and that her duty in the matter was finished.

He tossed the letter aside as if in so doing he put her entirely beyond his horizon. There was no sign of regret in that gesture. It was with relief, as if he

had at length come out of a dark cavern into the fresh, bright air.

The papers were still full of him. He never realized the great figure a rich man was until now. So important was his position, solely because of his riches, that the casting him down from his pedestal and the putting up another in his place became a great newspaper story. It was treated with all the verbiage that would have been appropriate had one of the more important angels been dragged out of heaven and set permanently outside the pearly gates.

Morgan was astonished and exceedingly pleased at one thing. It seemed that the five heirs to the fortune (in case he were adjudged not to be the rightful recipient of it) were all heart and soul interested in a scheme that had been patented and perfected by one of them—a first cousin of Morgan's named Penrhyn Holt—whom he had not seen for many years. The scheme was for the transmission of electric currents of high voltage, and was intended to be used more particularly for electrically operated railroads. Penrhyn Holt had discovered an insulation for the third rail, which became a conductor only when in contact with a certain other material. The current would run on a copper core inside his

protection, and when the insulation was touched by a shoe made of a certain alloy he had discovered, the galvanic action produced a current through them both, which was transmitted to the motor in the locomotive.

The newspapers gave a brief and somewhat bored explanation of the invention, hurrying on to what was considered of more interest to the public —the fact that the Holt millions, when transferred from Morgan to the new heirs, would be used for the perfection and exploitation of the discovery. The accounts added that the invention was undoubtedly the most important and far-reaching discovery since the invention of the steam locomotive; for it meant that the steam locomotive was a thing of the past.

This woke a strong feeling of satisfaction, if not of positive enthusiasm, in Morgan. It was gratifying to know that the money would be used for something big and important. But he had barely finished breakfast when an event happened which changed the whole face of the situation.

Bronson stepped into the library.

"Mr. Penrhyn Holt to see you, sir," he said, impassively.

Morgan raised his eyebrows.

"All right," he said, "I'll see him."

Penrhyn was a very well-groomed person with a closely-cropped moustache. There was little to suggest an inventor about him, except the slightly bulging forehead and the very clear steady eyes.

"Sit down," said Morgan, after they had exchanged formalities.

The other sat down.

"I suppose," he said, without any beating about the bush, "you have been reading the newspapers."

"Most of them," replied Morgan, smiling; "there are two or three I haven't got to yet."

Penrhyn, whose face had been severe and immobile up to this point, broke into a contagious laugh.

"I know what you mean," he returned. "I have learned more about my family in the last week than I had in the twenty-five years previous."

Morgan nodded.

"My object in coming here," went on Penrhyn, becoming serious again, "is to reassure you."

Morgan looked up.

"Reassure me?" he said, blankly.

"The nurse we have been counting on to back our claim died this morning."

He made the statement with absolute calm, sitting motionless in the chair, in the same position he had taken when he had first sat down. His cousin noticed that his fingers, resting lightly on the arm of the chair, did not attempt to clasp anything or to close, or to make any nervous movement. He looked at Morgan steadily.

Morgan sprang to his feet.

"Well, well," he cried, excitedly, walking up and down the room.

He stopped before Penrhyn.

"Had you no affidavit or letter or written statement?"

"None of those things," returned the other. "We tried to get her to write it out, but she refused to do it."

Morgan went over to the wall and pressed a button.

"Bronson, call Mr. Cogshell and tell him to come up here at once, if he can."

"I think he is in the house now, sir."

In an instant Mr. Cogshell puffed into the room, his smartly brushed whiskers flowing to either side of his chin like the dividing water at the nose of a tugboat.

"Great heavens, Morgan," he cried, exultingly, "the whole case is ——"

He suddenly saw Penrhyn and stopped. Penrhyn rose.

"Go on," he said, quietly. "The whole case is off."

The lawyer nodded.

"I think you are right, Mr. Holt," he agreed; "the case is off."

They all sat down. There seemed to be nothing further to say. There was a long pause.

"This, then, leaves me in possession," observed Morgan.

"Just as before," assented Cogshell.

"Precisely, as far as we are concerned," returned Penrhyn. "I came up here to tell you about it," he added, "because it seemed only fair, since no contest was to be made, that you should know about it and have your mind at rest."

There was another silence.

"Is it true," asked Morgan, presently, "that you have perfected this new insulating discovery?"

"Yes."

"So that it will be practical?"

"I believe it is absolutely so."

"My father's money would have gone into this project."

"Most of it. We are all interested. In fact, the money of all the other Holts, what little there was, has all been invested in this invention."

Morgan studied the carpet thoughtfully. The announcement that the nurse had died and that no contest of the will would therefore be made, nullified his renunciation of the money made the night before. If Cogshell believed, as he had been led to, that there was no mole on Morgan's back, that fact, now that there was no testimony to be brought forward concerning it, lost its significance. Nobody else was now demanding the money. It was his.

He could not deny that he was pleased. In thinking over what he had done the night before he had gradually come to the conclusion that it would have been better not to have given it all up, but rather to have had some of it still left under his control. For in the little town of Prince Charles there was great use for money. There were many things he could do, things he wanted to do. He wanted to bring the town up a little closer to the present. He wanted to make available to them and to their children a few more of the advantages and comforts of the more

civilized world. If they had shown him the delights of a world that was not overcivilized, he wanted to show them the delights of a world that was civilized enough.

At the same time, he wished to cut loose his bonds to the great city. He wished to be free and unattached and uncelebrated. The world at that moment believed he was not the rightful heir. Why correct that impression? It left him free. He saw a means of strengthening the impression, and at the same time doing his first really good turn with his money.

"Penrhyn," he demanded, "would fifteen millions help you to any extent?"

Penrhyn removed his hands from the arms of the chair and folded them in his lap. Then he indulged in his wide, companionable smile.

"With the invention?"

"Yes."

"It would be like a gift from heaven," he cried.

Morgan turned to Cogshell.

"I should prefer not to correct the impression in the public mind that I am losing my money. I am going away, and I want them to forget me,—as they will if they think I am a poor man."

The lawyer looked puzzled.

"My idea is," went on Morgan, "to turn over to Penrhyn and the other heirs here all the shares of Concord and Western stock—amounting to fifteen millions. That will enable them to push their invention just as if they had really inherited the money."

One could have heard a pin drop in the room. Cogshell, sunk down in his chair, eyed Morgan strangely from under his bushy brows. Penrhyn looked up presently.

"I don't understand," he said.

"I mean just that. Last night I had decided to let you have *all* the money, just so I could cut loose from this town and from—from—well, from everything. And when I found what you were going to use the money for it seemed as if I had done a good thing in spite of myself. I am not going to undo that good work now. Half of the money is for you to use on your discovery. The only question is now—do you want it?"

Penrhyn rose in a bewildered sort of way.

"Do I want it? Lord, Morgan, this is new life to me. When I heard the news this morning that the nurse had passed on, I had no heart left. I feel now as if the sun were shining again."

Morgan put a hand on his shoulder.

"The sun is shining for both of us, I think," he said.

"I can't take this as a gift," observed Penrhyn after a while. "You'll have to take shares of stock for it."

"I'll take anything. I'll take postage stamps if you say so."

"We'll have to make a new issue of stock," the other went on, "and sell you the whole thing. I can't promise you the certificate will be worth more than the paper it is written on, but perhaps in fifteen years ——"

Penrhyn laughed to finish the sentence.

"In fifteen years," commented Mr. Cogshell, "I may be boasting to my friends that I saw the transaction that made a great revolution in railroading possible."

"Can it be given out that this affair has been adjusted out of court?" Morgan asked.

"Undoubtedly," replied the lawyer.

The rest of the day was devoted to arranging everything. It was growing dark when Penrhyn and Morgan went home to dinner. A little later Morgan called out to Penrhyn from the red-tiled bath-room.

"Come in here," he said. "I want to show you something bearing on the nurse's testimony."

Morgan was standing in the low wide tub, vigorously manipulating a big bath sponge. His cousin looked curiously at the lithe, muscular, clear-skinned young man. But the thing that he noted was a small brown spot immediately between the shoulders.

CHAPTER XXXII

A WHOLE month had passed since Morgan Holt had left Prince Charles. On the third or fourth day afterward, the community had been electrified to find that it had been proven that he was not the rightful heir. They took this, in the main, as a personal affront. They were thoroughly agreed that there must have been some conspiracy against him. Justice had miscarried in some strange way.

"It's shameful," Miss Torrey had said on one occasion, "it's outrageous, I say, that a fine, good man like Mr. Morgan should be deprived of his money by a parcel of heirs that nobody knows anything about. They may drink. They may be very sinful indeed. And yet the law recognizes them and favors them in preference to Mr. Morgan. Is that justice? No. If there was any justice in this land, they would give the money to Mr. Morgan anyway—I always call him Mr. Morgan," she went on in nimble parenthesis, "because that is how I knew him first, and first im-

pressions, you know, are always lasting." She heaved a sigh. "Every one was perfectly satisfied, *I* say, before these heirs came along and spoiled everything. Nobody else wanted him deprived of the money. Things like that ought to be put to a popular vote. And I *know* he would get every vote in Prince Charles, every one."

It had been suggested to her that perhaps this would not be the fairest way of dealing with the problem, as people might be prejudiced.

"I don't see how any one could be prejudiced in such a plain case," the little lady affirmed, stoutly. "If I, a mere woman not versed in the ways of the world as others are, can see who is in the right, without prejudice, I don't see why every one cannot."

The rest of the community had agreed with the sentiment, if not the logic, of Miss Torrey's remarks.

"Beyond a shadow of a doubt," Mr. Peters had explained to her, peering at her through the teller's wicket at the bank, "some dishonest device has been brought into play. It is inconceivable to me that any person who was not the rightful heir should have been able to appear so for twenty odd years —twenty-four years, to be exact. My knowledge of

the world leads me to believe that such a thing would be impossible. Ut-terly impossible."

This statement of fact had warmed Miss Torrey's heart toward the little bank cashier as it never had been warmed before.

"Do you know," she had whispered confidentially, in return, "if Mr. Morgan had just said he had lived in Prince Charles for a long while, I believe it would have done some good. People from Prince Charles have a reputation for honesty everywhere. If he had said that, all that would have been necessary would have been to say he was the rightful heir, and they would have believed him."

The flaw in Miss Torrey's logic here was that the controversy hinged on a circumstance that took place at Morgan's birth, in regard to which period of his life his memory might be conceded to be somewhat hazy. The picture of the process of depriving the young man of his property was a vivid one in the little lady's mind. She imagined a huge courtroom, bleak and bare, where, behind a tall desk, sat the judge, a sort of apotheosis of Pontius Pilate. Morgan was brought in, closely guarded. The proceedings were short. The accusers stated their case. The young man was permitted to reply, but

no one believed what he said. The judge, who had formed his opinion beforehand, decided against him. He was then led away—she did not know exactly why he was led away, except that all prisoners are led away—perhaps to be locked in a cell until he had paid over every cent of the thirty million dollars, and it had been counted and found correct.

As has been said, a whole month had elapsed since the news of the loss of his fortune had been learned. So nimbly had Mr. Cogshell managed the whole affair that no hint of the real settlement had leaked out. Conversation upon the subject had simmered down somewhat. There seemed to be nothing else to say after a person had expressed his confidence in Morgan Holt, his disgust with the other heirs, and the hope that the money would do them no good as long as they lived. The belief that Morgan was a product of Prince Charles still endured, however, and the people throughout the community expressed the strong hope that, having been ill used by the outside world, he would return to them, where he was among friends.

This feeling found encouragement in the persistent rumor that the young "ex-millionaire," as the town paper had once experimentally called him, had as-

cepted the position as cashier to succeed Mr. Rupert. This, while not in the power of the *vox populi* to bestow, was considered to be the most influential and important position in the village. Of course, the town doctor was an important person ; but the bank cashier should be a man versed in the ways of the world. He must be capable of handling nonchalantly large sums of money ; a person with a fine, polished manner like Mr. Rupert. A doctor might be a shaggy, rough, brusque man who sees what is the matter at a glance, selects the proper pills almost without looking, gives you the Latin name of a disease to think about, and is on his way again, leaving a wake of cures behind him. But a bank cashier is a suave person. He must conduct his bank as if it were a drawing-room. He must transact business with an air of ceremony and good breeding. This is necessary in order to inspire confidence in the stability of the bank. Morgan Holt would undoubtedly be just such an individual.

At length, the directors of the bank announced that the young man had in truth accepted the position, and that he might be expected to return to Prince Charles in the near future. Mr. Peters was the medium through which this information first

reached the outside world. The directors told him about it first, and in response to his excited inquiry as to whether he could tell any one else, had answered in the affirmative. Of course, the little man could scarcely wait until five o'clock, and when that hour came, he emerged from the building in a high state of excitement. He stepped over to the post-office. It was crowded with people waiting for the arrival of the stage with the mail. His breast swelled with pride. He tried to be unconcerned, as if he were in the habit every day of announcing that Morgan Holt was to be the new cashier of the bank. John Anderson was standing by the desk in a graceful attitude. Mr. Peters walked up to him briskly.

"I am reliably informed that there is to be a new cashier for the bank," he said, with businesslike rapidity.

Anderson awoke from a brown study and looked about him to see from which direction the sound came.

"What's that?" he asked, discovering Mr. Peters some twelve or fourteen inches below him.

"I was just remarking," observed the little man, with proper dignity, "that there is to be a new cashier at the bank."

"Oh, yes," returned Anderson; "well, I reckon that's a safe statement."

Anderson did not seem to be so much impressed as Mr. Peters had thought he would be. Perhaps his statement had not been emphatic enough.

"What I mean is," he continued, the fingers of his hands pressed tightly together before him, "I have positive information as to who the gentleman is."

The other people in the room began to take an interest.

"What's this, Mr. Peters?" some one asked.

"I know who the new cashier is."

Mr. Peters stood up erectly, his eyes sparkling with triumph. They crowded about him. It was indeed a moment of great joy.

"Who is it?" they cried.

He gazed about him prolonging the ecstasy of the moment.

"Morgan Holt."

There was a chorus of questions and exclamations, but just at that moment the mail-stage drove up to the door and from it alighted Morgan Holt himself, carrying his traveling bag. He entered the post-office room. They instantly surrounded him,

insisting on shaking his hand. He was surprised and flustered at this unexpected demonstration. They congratulated him on his new position, and, if they did not sympathize with him on account of his having lost his inheritance, it was because the importance of being cashier was so great in their minds that advances above that were rather vague to them. They felt that the loss of the one was more than made up by gaining the other.

"Well," he told them, "I have come to stay."

When he had ascertained that there was no mail for him, he walked out on the street. He had not expected that there would be any mail. He had asked merely for the pleasure of doing it—just as he used to. He walked up the street toward Miss Torrey's. People recognized him and stopped to shake hands with him.

He was filled with enthusiasm for the town. He looked again at each of the familiar houses, the evening lights burning, the bustle apparent in the upper rooms, here and there, where children were being put to bed. The odor of pleasant dinners (suppers, they called them in Prince Charles) saluted his nostrils. It was savory and homelike. The whole town was homelike. The mute cast-iron dogs before Dr.

Torrey's seemed like old friends. He walked into the house, as he always did, without ringing.

"Aunt Cordelia," he cried, addressing her in the old way, "I have come to this town to stay."

Miss Torrey was flitting about the table, straightening a knife here and a spoon there, smoothing out imaginary creases in the cloth, paralleling the napkin edges with the edge of the table and, in various ways, putting the finishing touches to it. She stood stock still for quite half a minute in her astonishment. Then she rushed over to him and, hovering about him like a little bird, overwhelmed him with questions, answers, conjectures, and various disconnected conversation. Presently she called to Dr. Torrey:

"Brother James," she said, "here is Mr. Morgan. He has come home to stay."

Morgan smiled. That was it. He had come home to stay.

CHAPTER XXXIII

PRINCE CHARLES was beginning to feel somewhat the impetus of the cypress cutting. Schooners stood regularly now in the bay and were loaded by lighters. The lumber company was building a pier out to deep water. Engineers, lumbermen, strange business men frequented the town. A fifty foot gasoline launch ran three times a week to Norfolk for the benefit of the lumber company. Passengers not connected with the cypress operations were also taken on this upon payment of the same fare that was charged by the side-wheeler. It made better time than the steamboat, and as its days for running alternated with the latter, it was now possible to go to Norfolk any day in the week except Thursday. Not that that was of any real advantage, as people in Prince Charles wishing to go to Norfolk usually made up their minds several weeks beforehand. But it lent an air of solid prosperity to the town.

Perkins said the town was beginning to wake up.

He tried to get some of the people interested in the project of making another parallel street and selling building lots on it, but the proposition was too bewildering. Prince Charles had never had but one street. In fact that was the salient feature of the town. It was the way you recognized it. Put another street in it, and would it be Prince Charles?

"Have to get them educated up to that idea," Perkins said.

"There is a boom headed right straight for this town," he told Morgan one day, "and if the town doesn't dodge, said boom is certain to hit it. As soon as I find the proper thing, I am going to borrow money from your bank, buy some real estate and wait for it to go up."

"This bank," said Morgan, "does not lend money to people named Perkins."

"That's all right," returned Perkins, easily, "I never believe what you say anyway. You came down here and said you hadn't a red cent, and when we took your word for it, you said, oh, no! that wasn't true; you were a millionaire. We hadn't any more than swallowed that one when you gave us the laugh and said, 'Fooled you again. I was right the first time.'"

"That shows how convincing I am."

He had entered upon the duties of his new position almost immediately. It seemed that he was simply taking up the reins where he had left off eight months before, except that now he sat in the leather swivel chair which Mr. Rupert used to occupy. Things had changed greatly in those eight months. The town was alive with an enthusiasm that was entirely lacking then. Several large new accounts had come into the bank since then. The lumber company and the construction company, which was building the new pier, had accounts there, and drew money for their pay-rolls every week. Two people came into the bank now where one had come before. Morgan noted that the country was beginning to shake off its listlessness somewhat. Although he had liked the town very well as it was, he realized that it was not a good thing for it to stand still. He therefore bought stock in a small company which proposed to run an automobile bus from Prince Charles to the railroad, in place of the old mail-stage. There was so much more traffic now than formerly that the stage could not always accommodate all who wished to use it, and the people who did use it grumbled at the time it consumed.

When Mrs. Rupert found out that he had done this, she stopped him on the street one day and half-seriously remonstrated with him for it. This was practically the first opportunity he had had to speak to her since his return, as she had been away most of the time.

"You know you will get no returns from that investment," she said, "and you must conserve your resources."

He laughed.

"I have something to tell you," he said.

"Is it interesting!" she exclaimed, brightening.

"It is especially interesting because you are the only one to know."

She clapped her hands.

"The *only* one."

"Except those actually concerned—the actors in the play, so to speak."

She looked about her.

"Tell me quick," she whispered.

He had walked along with her until they were alone on the turnpike that led to her house.

"The gist of the matter is," he began, "that I managed to save a portion of my former fortune for myself."

"How nice. Enough, I suppose, to buy you a new suit of clothes."

"And still have a little over," he replied. "It amounts, in all, to fifteen million dollars."

She looked at him for a moment and then went over and sat limply down upon a stone by the roadside. He started to speak, but she held up her hand. "Tell me how it happened."

Morgan explained the whole circumstance to her.

"And," she said, "what are you going to do with it?"

"That is just what I wanted to consult you about."

"Of course you did." She ticked off on one finger. "First," she said, mischievously, "you will buy a steam yacht."

"I'll do nothing of the sort," he exclaimed.

She laughed.

"A sloop then—a big boat with brass fittings and wicker chairs and a mahogany cabin."

"No, indeed."

"A little thirty-foot catboat, then."

"I don't mind the thirty-foot catboat."

She ticked off on her second finger, with an air of great seriousness.

"Second. A big sixty-horse power French car."

He shook his head.

"Perhaps later I may have a car of a milder nature. But nothing so flamboyant as that."

She clapped her hands.

"Fine," she cried. "I actually believe you are coming around to my way of thinking."

"I am indeed," he replied. "I want to try to make that fifteen million be a benefit to Prince Charles. Not now, because I want to let the excitement over my loss of fortune subside. But later I am going to attempt a few things for the public welfare. I realize that this is a large undertaking and apt to do harm if not handled exactly right. But I feel that my knowledge of people and conditions here will enable me to do things so as to be a lasting benefit."

"I am sure you can," she exclaimed.

"My ideas on the subject are a little hazy. I have had on my mind the possibility of furnishing electric light and water to the town. I could build the plant and lay the pipe and all the rest of it, and furnish the water and current at cost."

She nodded.

"And there is one other great thing needed here," she observed, thoughtfully.

"Yes," he said, eagerly.

"A high school. You will notice that we have no young people in Prince Charles. Our children go away to boarding-school when they are fourteen. And when they come back from college they are twenty-two. And sometimes they do not come back."

"That is the sort of thing," Morgan exclaimed, "that I want to do."

"It is a fine work," she cried, excitedly. "But we —please excuse me for dragging myself into the scheme ——"

"That," he replied, "is the pivotal point of the scheme."

She laughed.

"As I was saying, we must be cautious and spend the money only when we are sure we are right. After a few years this community will get to know you have saved some of your former fortune, but you must never let them know how much. They will appreciate it more if they think that what you give comes from a small capital. We must always let every one who wants to subscribe and your share must never be made public."

"Yes," he said, "and in that way this fifteen

millions ought to be a fund for good through all the rest of my lifetime. It seems now as if I have found the right thing to do with the money. If I disburse fifteen millions' worth of happiness during my life, I feel that I shall have made the best possible use of the fortune."

"And perhaps," she said, with her adorable smile, "I can go to heaven in your footsteps by virtue of having assisted a little in this great philanthropy."

"I am sure," he said, "your admission has been arranged for on entirely other grounds."

With which exchange of civilities they rose from the stone and walked on toward her home.

CHAPTER XXXIV

MORGAN found great interest in his work at the bank. There were many things to learn, many things to work out, and many things to revise to suit the changed conditions of the community. Land and buildings that had been considered previously as hopeless risks were now good security. He had to get a comprehensive knowledge of the new values, for he was expected to visit and make reports as to the advisability of taking mortgages on various pieces of property. Mr. Rupert had directed the policy of the bank in these matters with such a strong hand, that he practically decided himself who should have money from the bank and who should not. This had been the greatest source of his power and influence. Morgan had little ambition to dominate things to such an extent, but he wanted to be so well posted on land values and on the probability of appreciation or depreciation in each locality, that he could make a decision with the least possible chance of error.

Several farmers had sold their land to rich men

from the north who wished to have show places to come to on occasion. Mrs. Rupert's father was one of these. One day, as an indirect result of this transaction, he learned from Mrs. Rupert that she and her mother and father were going to Florida to spend the winter. This was a blow to Morgan. He had never been able to consider Prince Charles apart from Mrs. Rupert. Mrs. Rupert was a part of the institutions of the town. He went with her to the boat the morning she left. And when the clumsy steamer paddled out into the stream, with her trim figure standing in the stern, he felt as if he had been marooned on a desert island. He stood on the dock watching the boat until he could no longer distinguish her on the deck.

After that he lost a good deal of his customary buoyancy. His work became his only source of diversion. He would not acknowledge that he missed her. He fought against thinking of her, but in spite of that he did think of her. His companions (for the young men were living with him as before) noticed his abstraction, and put it down to dissatisfaction with his new life. Perkins broached the subject to him one day.

" Morgan," he said, without any unnecessary beat-

ing about the bush, "I think I get you. You're sorry you ever came back."

The other looked up in surprise.

"What makes you say that?" he demanded.

"You act the part. Now own up. It doesn't seem so fine, does it, now you have to stay here all the time?"

"Of course it does," Morgan asserted, indignantly.

"So you have an idea," remarked Perkins, "that my diagnosis about your being homesick for New York is all bunk."

"Looks like it. I guess you'll have to try again."

"Something's wrong, anyway. I haven't seen any real three-ply cheerfulness on your face since you came back."

"That's responsibility."

"Responsibility, thunder. You've got that two-by-four bank running like an eight-day clock."

Morgan thought.

"What I need," he said, "is exercise."

"All right. Exercise. Help yourself. Plenty of it lying around."

"I think it would tune me up."

"Oh, yes," agreed the other, heartily, "give you an appetite."

So Morgan began to take exercise. He walked to and from the bank. He took long walks on Sundays. And when he got a chance he cut wood. He developed hard muscles and a voracious appetite, but the old enthusiasm did not seem to come back.

"You've got just about as much bounce in you as a last year's tennis ball," Perkins observed.

"I know what's the matter with him," cried one of the other men, whose name was Dedrick.

"Let's have it."

"He doesn't get his food in the proper proportions."

"What's that idea?"

"I've been making a study of the thing. No man can be well unless he gets in his food thirty per cent fat, ten per cent protein, and sixty per cent carbohydrates."

Perkins fell over backward on the sofa.

"There's your cure, Morgan," he cried. "That's it. Why didn't we think of it before?"

"You're supposed to have twenty-five hundred food units every day," went on Dedrick, encouraged, "seven hundred and fifty for breakfast, seven hundred and fifty for ——"

But Morgan rebelled.

"Nobody is going to work out my meals by logarithms," he asserted. "If I have a grouch, it will have to stay. I'll be blest if I know how I contracted it. But no diagrams for my food, please."

"Then we can't help you," asserted Perkins.

Morgan laughed and quoted:

> "'They answered as they took their fees,
> There is no cure for this disease.'"

Spring hurried into being. Morgan thought he felt signs of increasing satisfaction with things about him. He went about his work with a new enthusiasm. The blossoms and flowers touched some hidden spot, and for a while he was his old self. But the exhilaration did not last long. Morgan was tired—physically and mentally tired. He had mistaken his work for recreation and occupation all in one. For six months he had spent on an average of ten or twelve hours daily on business connected with the bank. He was thinner than usual. Dark circles were under his eyes. And one day after a journey in the rain to a farm some miles distant, a tramp over the muddy farm, and a drive back in wet clothes, he found himself unable to get up in the morning.

They sent for Dr. Torrey. Dr. Torrey said it

was merely a bad cold, but cautioned the other men in the house that the patient's vitality was very low and he should be watched carefully and not be allowed to get out of his bed. Morgan had no desire to get out of bed. He grew worse instead of better. His temperature went up and stayed up. The men in the house, who were busy all day and hopelessly at a loss to aid him at night, sent for Miss Torrey to come. She took up her abode without hesitation in the house and sat up countless hours with him, trying to carry out her brother's instructions and religiously making the chart of his fever and pulse, putting each figure down with careful exactitude, as if the life of the man depended on the precision of the characters on the chart.

Morgan was out of his head. He conversed wildly, with imaginary persons. Sometimes he would sit bolt upright in his bed looking about him with unseeing eyes. He spoke of people and things, and Miss Torrey listened, wondering, until one day he said a name. Thereupon she sat down by his bedside and, in a painstaking hand with old-fashioned curls and flourishes, wrote a long, rambling letter—as rambling almost as Morgan's fever-talk—but it had one idea in it and that could not be missed.

On the fifth day from that time, Dr. Torrey said the crisis would come. The two men did not go to work at all that day, and Perkins came up from Norfolk to "lend a hand" in case he was needed. When he arrived, the fever was all gone, and Morgan, pale and weak, lay on the bed peacefully sleeping. The three men, feeling their uselessness in that room, went out to their work, although they accomplished little that day. Miss Torrey, tired and haggard from loss of sleep, turned over her duties at last to some one else and left the sick room. So it happened when Morgan awoke some hours later, conscious for the first time in nearly two weeks, the only person he found in the room was Mrs. Rupert.

From that time on he improved rapidly. When the middle of May came, he was sitting out on the lawn in a rolling chair. The color was beginning to come back to his cheeks. The robins and the red-headed wood-peckers and the shrill-voiced blue jays, gathering about him in the trees, made him very glad indeed to be alive.

"This little Perkins man tells me," said Mrs. Rupert one day, "that you have been in low spirits since you came back."

"Perkins has always insisted that I have been.

And," he admitted, "there have been times when I have thought so myself."

She smiled.

"And what was the trouble?"

"Don't know at all. What do you think?"

"Why," she told him, with the calm air of a person from whom nothing is concealed, "I know."

"You know!"

He had had a dawning feeling of late that he himself knew, but it was a vague feeling. She did not tell him the real reason.

"What you need," she said, "is something to occupy your mind—something besides the bank."

This sounded very sensible.

"I wonder what?" he asked.

"Why," she prescribed, struck with a sudden idea, "why not remodel your house? That would give you something personal to think about."

He accepted this idea with enthusiasm, mainly because she suggested it. And, as she had pointed out, it gave him something personal to think about—something very personal indeed, for, in planning the remodeling of the house, he did not plan it alone.

CHAPTER XXXV

WHEN the first of September came, smoke curled out of the sturdy chimney of the new kitchen wing. The whole house had been pointed with wide, white mortar joints, making it look finished and new. The woodwork was smart with new white paint, except for the green shutters at the second story windows. The shingle roofs were stained a silver-gray, making them seem like a somewhat trimmer reproduction of the old shingles that had aged in the weather for some thirty years.

The lawn had been graded up to the house so that you stepped out from the brick paved porch to the turf on the same level. Wide, high-ended seats were built against the walls under the porch.

Within, the living hall was beamed and wainscoted in fumed oak. It was really not fumed oak at all, as it appeared to be the custom in making fumed oak not to fume it. The effect, however, was the same, unless you happened to be curious enough to cut

into the woodwork with your penknife, which it is to be presumed you would not do unless you were a very old friend of the family. The great stone faced fireplace would just about have accommodated a railroad tie. All the electric lights were candle-shaped bulbs, set in sconces on the walls and in a chandelier made of the moose antlers, as Morgan had told Mrs. Rupert he wanted it. The leather upholstered furniture was finished to match the woodwork of the room, and everything was direct and simple as if the spot had been intended as a place to live in.

Morgan was enthusiastic about the room. The first days after it was finished and furnished, he used to sit down in a comfortable chair and look at it, as he might have looked at the Grand Cañon or the Pyramids of Egypt or the Taj Mahal or any other famous scenic wonder. The idea that this was his own place and that it satisfied him perfectly filled him with a pleasant sense of contentment—a homely contentment to be sure, but one that was very deep within him.

"The dining-room," said Mrs. Rupert, "is better."

This was a natural feeling on her part, as that apartment, as well as the kitchen, had been her own

particular concern. The architect had been discreet enough not to seem to consider it as anything else than natural that she should take a neighborly interest in the proposed improvements, and that, being a woman, she should naturally know more about dining-rooms and pantries, and kitchens, and closets, and places to put dust-cloths, and the kind of door-knobs that are easiest to clean, and all the important things about a house. Mrs. Rupert had installed every possible improvement in the service end of the house. By a circulating system you could have hot water the instant you turned on the faucet. A thermostat regulated the drafts of the range and kept the oven at an even temperature. Ashes were dropped through the floor into the proper place in the basement. Coal was brought up by means of a receptacle operated by electricity, which filled itself with coal and brought it up to the kitchen.

"Of course," Morgan observed, "these things are very interesting and entertaining, but I doubt if I shall get much satisfaction out of them."

Mrs. Rupert sighed.

"Of course not," she returned resignedly. "It makes my heart ache to think of turning over all this to you. A wood cook-stove and a pump on the

back porch are all that are necessary for you and the man you will have to take charge of your kitchen."

"The trouble with me is," said Morgan, "that I need a woman to supervise things."

Mrs. Rupert nodded energetically.

"Haven't you a cousin or an aunt of the proper age," she asked gravely, "to undertake it?"

"The proper age. Is there a necessary age?"

"A person, in order to keep house, should be advanced in years. It requires experience."

"How old should you say? Over twenty?"

"Over twenty!" Mrs. Rupert smiled. "Considerably. She should be barely able to recall the day she was twenty."

"That is worse than I had thought," observed Morgan.

"Well, sir, what is your idea of it?"

He thought a moment.

"It seems to me, after consideration, that she should be less than thirty"

She flouted that notion.

"Housekeepers," she insisted, "should be old and ugly and must have rheumatism."

"I don't propose to pay anything extra for rheumatism."

She laughed.

"I am afraid you desire to select your housekeeper for good looks and gracefulness, two attributes absolutely foreign to the nature of housekeepers."

"Then," returned the young man, after a long pause, "I am of the opinion it is not a housekeeper I want."

She said nothing.

"I feel that what I need is some pleasanter substitute."

She rose and began to adjust the white curtains at the windows, whose length and draping she had been trying to fix.

"Is there such a thing?" she asked, incredulously.

"Oh, yes, indeed. And not a new invention, either."

She took out a couple of pins with which the hem of the curtain had been temporarily fastened.

"If there is something better," she murmured, "you must get one."

"The trouble is," he said seriously, "I don't know whether I can or not."

He strode across the room and put his hands on her shoulders. The fingers that were now putting back

the pins stopped their work. Her body was still, as if his touch had deprived her of the power to move.

"A year ago," he said, in a low tone, "I gave up my life in New York. I gave it up because I wanted to come back to Prince Charles. I thought then that was the only reason. But I have found out since that there was another reason—a wonderful, glorious reason that I scarcely dare to speak about for fear that——"

He stopped abruptly. She did not look up, but she could hear his breathing.

"The reason," he said, just above a whisper, "is that I love you—love you like the air I breathe. When you came back in the spring, I found that it was you I wanted, that all the sunshine and sweetness of this place were memories of you; that my illness had not been brought on by lack of vitality but by lack of you—Barbara Rupert."

There was an absolute silence in the room. She raised her eyes slowly until they were level with his own. She put both her hands on the lapels of his coat.

"Morgan," she breathed, "Morgan."

That was all.

But his arms closed about her and held her

tightly to him. For a long while neither of them said a word. Then her eyes filled up and the tears ran down her cheeks.

"My dear child!"

She dabbed her eyes with her handkerchief.

"To think of my having to cry," she exclaimed, "and spoil my good looks. But I am so happy. And I thought this would never happen for us."

In the far distance they heard the toot of the horn of the new automobile mail-stage.

"I am glad the old stage does not run now," she said, irrelevantly. "I remember one evening not quite a year ago when the stage went away and I thought I was never to see you again."

Her mind went back to the picture of the white road in the falling dusk, with the slow-moving stage inching along upon it toward the black pine trees in the distance, coming inevitably nearer and nearer, until it—and with it everything—was blotted out behind them. She caught his hand now.

"That was an unhappy time," she cried, "for Barbara."

He was silent for a long while.

"There are two improvements," he said, "over the old stage."

"What are they?" she asked, looking up brightly.

"First, it runs by gasoline."

She nodded.

"And secondly," he said, "when I go away in it now, I shall not be compelled to go without ——"

She caught his face in her hands.

"If you are about to mention a lady's name," she cried, adorably, "think well. And be sure you are right."

He paused, but not to think.

"Without," he said, audaciously, "Barbara Holt."

They stood for a long while by the open window. The yellow evening sun fell on the road that stretched away from them down to the shining water. And it seemed that they were looking down a golden road that stretched pleasantly before them into the rose-tinted future—the golden road of love and usefulness and happiness.

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